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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

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ANNUAL REPORT

OF THE

COMMISSIONER OF BANKS

FOR THE
YEAR ENDING DECEMBER 31, 1974

SECTION B

RELATING TO

CREDIT UNIONS

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DIVISION OF BANKS AND LOAN AGENCIES
LEVERETT SALTONSTALL BUILDING
100 CAMBRIDGE STREET, BOSTON 02202

Commissioner of Banks

CAROL S. GREENWALD

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CARMINE T. PALLOTTA

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JOSEPH STANLEY

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve month period from January 1, 1974 - December 31, 1974 inclusive.

During the period ending December 31, 1974, 6 new credit unions began business and 16 entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on December 31, 1974 and changes effective during the previous fourteen month period.

Total Assets

On December 31, 1974 the 359 unions in operation had total assets of $1,093,086,499.00 which represents an increase of $81,517,607.00 or 8.06% over the figure of December 31, 1973.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as they rose approximately $21,407,282.00 to the present outstanding balance of $382,764,772.00 comprising 1.95% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of $351,929,871.00 representing 32.20% of total assets reflects an increase of $22,430,408.00 for the 12 month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in various bond obligations, decreased $19,897,892.00 during the period. The present book value of $131,427,215.00 or 12.02% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current 12 month period, holdings in shares of co-operative banks decreased $711,186.00 to a present total of $4,806,569.00 and deposits in savings banks and in savings departments of trust companies and national banks decreased $1,569,983.00 to an outstanding balance of $12,966,719.00. Investments in bank stocks decreased $3,080,081.00 to a total book figure of $17,148,852.00 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check decreased $1,665,955.00 during the period and the present combined total of $18,787,119.00 equals 1.72% of total assets.

Shares and Deposits

Outstanding share capital increased $72,445,885.00 or 8.17% during the period to a present balance of $958,768,303.00 which is held by 810,803 members. Deposits including club accounts decreased $711,502.00 to a total of $15,846,961.00.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased $7,766,084.00 during the period and the present combined total of $84,977,673.00 represents 7.77% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN JANUARY 1, 1974 TO DECEMBER 31, 1974

Date Business Commenced	Name	Location
April 4, 1974	Meca	Boston
April 1, 1974	Mel-Wak	Melrose
July 1, 1974	Mercy	Springfield
Nov. 15, 1974	Chelms	Chelmsford
April 5, 1974	Turnpike	Boston
June 4, 1974	West Mass.	Northampton

CREDIT UNIONS IN LIQUIDATION

Barwoolco
Boston U.S.C.S.C.
Brighton-Allston
Cheney Bigelow
City
F.W. Sickles
M-N Employees
Navy Yard Employees
Seaver
Shawmut
Spasco
Springfield Franco-American
Springfield Rendering Employees
Tyco Employees
Westfield Polish American
Westinghouse

Commenced and completed liquidation during the period covered by this report.

1974 LEGISLATION ENACTED RELATING TO CREDIT UNIONS

Chapter	*Amendments to:*	*Description*
12	Subsection (b) of subdivision B, §24, C.171, G.L.	An Act regulating the inspection of real property mortgaged to secure loans held by credit unions.
13	§114B, C.140, G.L.	An Act relative to the computation of finance charges in connection with certain open end credit accounts.
16	§17, C.171, G.L.	An Act relative to the examination and audit of certain credit unions.
17	§§1, 5, 7, 9, C.140C., G.L.	An Act making certain changes in the law relative to disclosure of consumer credit costs and terms.
47	§20, C.171, G.L.	An Act further regulating the payment of dividends by credit unions.
48	§21, C.171, G.L.	An Act permitting the investment of funds of credit unions in evidences of indebtedness which are legal investments for savings banks.
54	¶8, subsection (b) of subdivision (B), §24, C.171, G.L.	An Act increasing the amount of money which certain credit unions may loan on one parcel of real estate.
55	§10, C.171, G.L.	An Act increasing the number of shares and the amount of a deposit which a member may hold or make in a credit union.
56	¶1, §24, C.171, G.L. new subdivision (F), §24, C.171	An Act permitting credit unions to make loans for purchases of recreational vehicles.

57	§10, C.171, G.L.	An Act permitting credit unions to pay interest or dividends on club deposits at the rate paid on regular deposits or shares.
58	§22, C.171, G.L.	An Act further regulating the granting of loans by credit unions.
69	§21, C.171, G.L.	An Act permitting certain investments of credit unions in bonds or notes of certain federal agencies to be used as liquidity.
72	¶4, subdivision (A), §24, C.171 ¶3A, subdivision (a), §24, C.171, G.L.	An Act increasing the personal loan limitations of credit unions.
75	§10, C.168, G.L.; §8A, C.170, G.L.; new §15A, C.171, §16, C.172, G.L.	An Act regulating the service of directors or officers of credit unions.
77	¶(1), subsection (b), §2, C.62, G.L.	An Act relative to the taxation of interest and dividends on certain term and time deposits in banks or savings and loan associations incorporated in, chartered by or located in the Commonwealth.
95	§10B, C.171, G.L.	An Act requiring written notice of maturity of term deposits received by credit unions.
104	new §62, C.183, G.L.	An Act further regulating the payment of taxes to the cities and towns by mortgagees.
151	§27, C.171, G.L.	An Act requiring credit unions to publish and post certain balance sheets annually.

Chapter	*Amendments to:*	*Description*
162	¶1, §2, C.167, G.L.	An Act further regulating the appraisal of real estate securing loans made by banks.
173	Subdivision (d), §24, C171, G.L.	An Act authorizing credit unions to secure home improvement loans by a second mortgage.
338	new ¶15, Subsection (b), Subdivision B, §24, C.171, G.L.	An Act authorizing credit unions to waive the monthly payment of a proportionate part of estimated real estate taxes by mortgagors.
339	new Cl.g, ¶1, §24, C.171, G.L.; new Subdivision (G), §24, C.171.	An Act permitting credit unions to make open end loans.
340	¶4, subsection (a), subdivision (B), §24, C171, G.L.	An Act increasing the limit on certain first mortgages which a credit union may grant.
351	§21, C.171, G.L.	An Act relative to investment of funds by credit unions.
390	new §65A, C.168, G.L. new §42A, C.170, G.L. new §27A, C.171, G.L. new §26A, C.172, G.L.	An Act regulating the borrowing by officers, directors, trustees, corporations and majority shareholders of banks and credit unions.
469	§6B, C.140C, G.L.	An Act further regulating open end credit accounts made pursuant to an agreement for payroll deductions from the customer's wages.
483	§7, C.151B, G.L.	An Act requiring certain additional persons to post public notice of certain anti-discrimination laws.

549	New §2A, C.167, G.L.	An Act authorizing the Commissioner of Banks to petition the superior court to enforce certain directions, recommendations or orders.
556	New §6C, C 140C, G.L.	An Act regulating the application of funds of credit cardholders by card issuers to satisfy debts arising from the use of such cards.
560	§33, C.13, G.L.	An Act providing that public accountants may prepare certain documents for agencies of the Commonwealth.
713	C1.3, subsection (b), §7, C.140C C1.8, subsection (c), §7, C.140C, C1.3, subsection (d), §7, C.140C,	An Act providing for full disclosure of finance charges on home mortgages.

NO REGULATIONS PROMULGATED AFFECTING CREDIT UNIONS DURING THE YEAR 1974.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to $14,070,530.53 at the close of business on December 31, 1974. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., the Central Credit Union Fund, Inc. and the Massachusetts Credit Union Share Insurance Corporation, who retire on account of age or disability.

As of the present report, there are 62 member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was created by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are three hundred and forty three member credit unions.

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CREDIT UNIONS

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Blue Hill Credit Union	Brookline	18	50
Borisaver Credit Union	Boston	12	44
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NAME	LOCATION	Pages: Presidents and Treasurers	Pages: Assets and Liabilities, etc.
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Brockton Credit Union	Brockton	17	50
Brockton Brotherhood Credit Union	Brockton	17	50
Brockton Firefighters Municipal Employees C.U.	Brockton	17	50
Brockton Postal Employees Credit Union	Brockton	17	50
Brockton Taunton Gas Employees Credit Union	Brockton	18	50
Brookline Municipal Employees Credit Union	Brookline	18	51
Brotherhood Credit Union	Lynn	27	61
Buxton Employees Credit Union	Agawam	10	42
C & K Employees Credit Union	Worcester	39	73
C L U Credit Union	Springfield	35	68
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Cambridge Portuguese Credit Union	Cambridge	18	51
Cambridge Utilities Employees' Credit Union	Cambridge	18	51
Campello Credit Union	Brockton	18	50
Carmel Credit Union	Chelsea	20	52
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Charlton Credit Union	Charlton	19	52
Chelms Credit Union	Chelmsford	20	53
Chesterton Credit Union	Everett	22	54
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Chicopee Teachers Credit Union	Chicopee	20	53
Citizen's Credit Union	New Bedford	30	63
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Cleghorn Credit Union	Fitchburg	23	55
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Corky Row Credit Union	Fall River	22	55
Craftsman Credit Union	Worcester	39	73
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Darex Credit Union	Cambridge	19	51
Diamond Match Employees' Credit Union	Springfield	35	68
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Eagle Credit Union	Pittsfield	33	68
Eastern Credit Union	Framingham	23	56
Eaton Credit Union	Boston	13	45
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Elm Credit Union	Cambridge	19	51
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F.I.A. Credit Union	Fitchburg	23	55
555 Credit Union	Canton	19	52
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Farmco Employees Credit Union	Springfield	35	68
Federal Credit Union	Boston	13	45
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Filene Credit Union	Boston	13	45
Firefundic Credit Union	Boston	13	45
Fitchburg 1-C Credit Union	Fitchburg	23	56
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Haverhill Italian American Credit Union	Haverhill	25	58
Haverhill Municipal Credit Union	Haverhill	25	58
Haverhill Police Department Credit Union	Haverhill	25	58
Haverhill Postal Employees Credit Union	Haverhill	25	58
Haverhill Teachers Credit Union	Haverhill	25	58
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NAME	LOCATION	Pages: Presidents and Treasurers	Pages: Assets and Liabilities, etc.
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Medway Credit Union	Medway	29	62
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Mercy Credit Union	Springfield	36	69
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Mitre Employees Credit Union	Bedford	11	42
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Southbridge Credit Union	Southbridge	35	68
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Sprague Electric Credit Union	North Adams	31	64
Springfield Credit Union	Springfield	36	69
Springfield Mass. Municipal Employees Credit Union	Springfield	36	69
Springfield Mass. Post Office Employees Credit Union	Springfield	36	69
Springfield Street Railway Employees Credit Union	Springfield	36	70
Springfield Teachers Credit Union	Springfield	36	70
State Employees Credit Union	Boston	16	49
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Suburban Credit Union	Framingham	24	56
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Treasure Credit Union	Greenfield	25	56
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Turnpike Credit Union	Boston	17	49
United Employees Credit Union	Boston	17	49
W M W Credit Union	Northbridge	31	69
WSCFF Credit Union	Worcester	40	74
Walnut Credit Union	Chelsea	20	53
Walpole Municipal Employees Credit Union	Walpole	37	71
Waltham Municipal Employees Credit Union	Waltham	38	71
Washington Credit Union	Boston	17	49
Watertown Municipal Credit Union	Watertown	38	71
Webster Credit Union	Webster	38	71
Welcome Credit Union	Brookline	18	51
Wemelco Credit Union	West Springfield	39	72
West Lynn G.E. Employees Credit Union	Lynn	28	61
Western Mass. Telephone Workers' Credit Union	Springfield	36	70
West Mass Credit Union	Northampton	31	65
Westover Credit Union	Chicopee	21	53
Westwood Credit Union	Westwood	38	72
Weymouth Town Employees Credit Union	Weymouth	39	72
WICO Employees Credit Union	West Springfield	39	72
Willimansett Credit Union	Chicopee	21	54
Winnisimmet Credit Union	Chelsea	20	53
Wollaston Credit Union	Quincy	33	66
Worcester Fire Department Credit Union	Worcester	40	74
Worcester Gas Light Employees' Credit Union	Southboro	35	68
Worcester Municipal Employees' Credit Union	Worcester	40	74
Worcester Police Department Credit Union	Worcester	40	74
Worcester Postal Credit Union	Worcester	40	74
Worcester Wire Works Employees Credit Union	Worcester	40	74
Workers Credit Union	Fitchburg	23	56
Woven Hose Employees Credit Union	Cambridge	19	52
Zaslav Volin Credit Union	Boston	17	49

CREDIT UNIONS

SHOWING

NAMES OF PRESIDENT, TREASURER,

INCORPORATION DATE AND BUSINESS LOCATION

AS OF DECEMBER 31, 1974

ACTON

A L I Credit Union
Technology Instrument Corporation
531 Main Street

Incorporated May 11, 1953

Patricia S. Colleton — *President*
D.W. Burke — *Treasurer*

Total Assets 111,683.93

ACUSHNET

***Acushnet Company Employees Credit Union**
Acushnet Process Sales Company
700 Belleville Avenue
(New Bedford)

Incorporated October 1, 1941

Eileen Lloyd — *President*
Edward Powers — *Treasurer*

Total Assets 1,876,763.07

AGAWAM

***Buxton Employees Credit Union**
Buxton, Incorporated
265 Main Street

Incorporated December 9, 1949

S.L. Colonna — *President*
Marilyn M. Dumais — *Treasurer*

Total Assets 1,429,931.97

AMESBURY

***Amesbury Franco-American Credit Union**
40 Main Street

Incorporated July 6, 1936

L.C. Jutras — *President*
J.M.G. Ouellet — *Treasurer*

Total Assets 3,856,466.12

ANDOVER

***Hu-House Credit Union**
89 Morton Street

Incorporated June 2, 1969

Gladys Bean — *President*
Adele M. Hatem — *Treasurer*

Total Assets 15,878.02

ASHLAND

***Fenwal Credit Union**
Fenwal Incorporated
400 Main Street

Incorporated June 21, 1945

J.F. Madden, Jr. — *President*
Catherine Phillips — *Treasurer*

Total Assets 1,254,384.98

ATHOL

***Athol Credit Union**
513 Main Street

Incorporated July 7, 1930

C.M. Kimball — *President*
R.T. Linehan — *Treasurer*

Total Assets 9,055,693,18

ATTLEBORO

Sisalkraft Credit Union
55 Starkey Avenue

Incorporated April 10, 1934

Wm. N. Fontaine — *President*
Isabel M. Gustafson — *Treasurer*

Total Assets 386,493.39

***Sturdy Credit Union**
211 Park Street

Incorporated May 2, 1969

R.E. Roy — *President*
S.R. Lincoln — *Treasurer*

Total Assets 251,621.47

AUBURN

***Lodding Employees Credit Union**
Sword Street

Incorporated May 31, 1956

H.J. Dellasanto — *President*
Therese E. Adams — *Treasurer*

Total Assets 207,963.98

*Member of Mass. Credit Union Share Insurance Corporation

BEDFORD

***Mitre Employees Credit Union**
Middlesex Turnpike & Route 62
Gaither Building

Incorporated March 19, 1959

Stanley Knight — *President*
R.C. Arsenault — *Treasurer*

Total Assets 4,083,855.54

BEVERLY

Beverly Investment Credit Union
200 East Lothrop Street

Incorporated October 30, 1926

Philip Rubinstein — *President*
Max Weinberg — *Treasurer*

Total Assets 50,891.36

Beverly Municipal Credit Union
222 Cabot Street

Incorporated July 1, 1952

F.T. Young — *President*
W.C. Keaney — *Treasurer*

Total Assets 1,062,392.07

***Northshore Credit Union**
44 River Street

Incorporated June 20, 1936

R.P. Richardson — *President*
D.W. Martin — *Treasurer*

Total Assets 768,120.79

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

John F. Condon — *President*
W.W. Burgess, Jr. — *Treasurer*

Total Assets 526,596.97

BILLERICA

***Billerica Municipal Employees Credit Union**
Concord Road

Incorporated October 18, 1971

W.J. Laurendeau — *President*
R.J. McKenna — *Treasurer*

Total Assets 407,178.22

Lowell Rendering Employees Credit Union
North Billerica Ave.
(North Billerica District)

Incorporated June 27, 1934

John Farmer — *President*
S.P. Robertson — *Treasurer*

Total Assets 29,953.06

BOSTON

Allied Credit Union
2050 Centre Street
West Roxbury

Incorporated January 11, 1950

A.F. Brothers — *President*
P.E. Harrington — *Treasurer*

Total Assets 59,404.00

***Alpha Credit Union**
New England Deaconess Hospital
185 Pilgrim Road

Incorporated Feb. 18, 1942

W.T. Wambolt — *President*
S.E. Purdue — *Treasurer*

Total Assets 717,882.44

***American Chapels Credit Union**
300 Harrison Ave.

Incorporated April 30, 1927

R.E. Reilly — *President*
Grace R. Pontuso — *Treasurer*

Total Assets 342,765.95

***Armour-Chamberlain Credit Union**
301 Southampton Street

Incorporated November 3, 1958

D.J. Sullivan — *President*
J.W. Bradbury — *Treasurer*

Total Assets 93,967.95

***Ausonian Credit Union**
41 No. Margin Street

Incorporated October 19, 1971

N. DiBisceglia — *President*
A. Bucchino — *Treasurer*

Total Assets 154,514.29

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***B.C.G. Employees Credit Union**
Boston Consolidated Gas Company
144 McBride Street
(Jamaica Plain District)

Incorporated January 16, 1931

Walter I. Deady — *President*
R.N. Finelli — *Treasurer*

Total Assets 3,797,230.60

B.H.W.
221 Longwood Avenue

Incorporated May 7, 1952

H.F. Knowles Jr. — *President*
Geneva L. Marble — *Treasurer*

Total Assets 897,230.92

Borisaver Credit Union
546 River Street
(Mattapan District)

Incorporated June 10, 1927

Gustave Solomon — *President*
E. Saklad — *Treasurer*

Total Assets 217,466.68

***Boston & Albany Employees Credit Union**
Room 234
South Station

Incorporated December 13, 1928

R.J. Ferriter — *President*
Frank P. Turnbull — *Treasurer*

Total Assets 2,797,149.40

***Boston & Maine Railroad Employees Credit Union**
Room 905
150 Causeway Street

Incorporated February 26, 1915

T.E. Firth Jr. — *President*
C.H. Spinney — *Treasurer*

Total Assets 2,402,093.93

***Boston Edison Employees Credit Union**
1165 Massachusetts Avenue

Incorporated December 30, 1940

F.V. McFadden Jr. — *President*
P.T. Heffernan — *Treasurer*

Total Assets 8,379,214.72

***Boston Firefighters Credit Union**
55 Hallet Street
(Dorchester District)

Incorporated November 25, 1947

J.E. McLane — *President*
T.J. McGonagle — *Treasurer*

Total Assets 8,745,401.05

***Boston Globe Employees Credit Union**
135 Morrissey Boulevard
(Dorchester District)

Incorporated June 26, 1962

R.J. Marshall — *President*
P.E. Rowe — *Treasurer*

Total Assets 2,496,968.21

***Boston Post Office Employees Credit Union**
Room 226A
Federal Building

Incorporated March 10, 1924

Herbert C. Falardeau — *President*
J.P. Doyle — *Treasurer*

Total Assets 4,035,740.20

***Boston Progressive Credit Union**
1030 Tremont Street
(Roxbury District)

Incorporated December 19, 1929

G.S. Morris — *President*
Victor C. Bynoe — *Treasurer*

Total Assets 2,324,093.79

***Boston University Employees Credit Union**
718 Commonwealth Avenue

Incorporated May 7, 1952

V.L. Tierney — *President*
D.E. Gudekunst — *Treasurer*

Total Assets 2,932,241.26

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***Cabot Boston Credit Union**
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

Eric C. Thorp — *President*
A.W. Clough — *Treasurer*

Total Assets 1,453,502.19

***City of Boston Employees Credit Union**
242 City Hall

Incorporated November 15, 1915

T.W. Gately — *President*
P.J. DeRosa — *Treasurer*

Total Assets 20,363,885.41

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

J.E. Gamache — *President*
H.A. Field — *Treasurer*

Total Assets 107,052.52

***Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1937

J.J. Parolin — *President*
M.G. Scanzio — *Treasurer*

Total Assets 417,840.61

***Eaton Credit Union**
1641 Blue Hill Avenue
Mattapan

Incorporated November 23, 1926

R. Weinstein — *President*
B.M. Reisman — *Treasurer*

Total Assets 118,063.39

***Emblem Credit Union**
W.F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

F.P. Medugno — *President*
T.J. O'Brien — *Treasurer*

Total Assets 543,377.70

Federal Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 3, 1926

A. Slotnick — *President*
Solomon Pollack — *Treasurer*

Total Assets 107,006.59

Federation Credit Union
294 Washington Street
Room 204

Incorporated October 8, 1954

J.J. O'Brien — *President*
J.M. Murphy — *Treasurer*

Total Assets 156,814.02

***Filene Credit Union**
426 Washington Street

Incorporated October 21, 1921

H.D. Marsman — *President*
V. Joseph — *Treasurer*

Total Assets 3,818,835.63

Firefundic Credit Union
Fireman's Fund Insurance Company
1 Center Plaza

Incorporated February 29, 1940

C.J. Garofano — *President*
Leonora Sarno — *Treasurer*

Total Assets 134,398.01

***Forty Associates Credit Union**
10 Fairway Street
(Mattapan District)

Incorporated November 26, 1926

Robert Cohen — *President*
Herman Buffman — *Treasurer*

Total Assets 42,694.04

Freedom House Credit Union
14 Crawford Street
(Roxbury District)

Incorporated August 2, 1962

O.E. Galloway — *President*
W.L. Nunnally — *Treasurer*

Total Assets 36,913.46

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

Friendship Credit Union
2050 Center Street
(West Roxbury District)

Incorporated December 16, 1926

B.S. Todrin — *President*
H. Glaser — *Treasurer*

Total Assets 149,306.00

***Geneva Credit Union**
10 Fairway Street
(Mattapan District)

Incorporated November 6, 1926

E.J. Walsh — *President*
Stanley Finkel — *Treasurer*

Total Assets 91,956.07

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

J. Grawzis — *President*
S.J. Golub — *Treasurer*

Total Assets 106,059.95

Glenway Credit Union
1345 Blue Hill Avenue
(Mattapan District)

Incorporated March 21, 1927

C. Ginsberg — *President*
J.J. Greenberg — *Treasurer*

Total Assets 5,069.66

***Glodel Credit Union**
135 Morrissey Boulevard

Incorporated May 3, 1955

A.J. Krupa — *President*
J.J. Spack — *Treasurer*

Total Assets 121,438.21

***Greyhound Employees Credit Union**
571 East First Street
(South Boston District)

Incorporated October 11, 1961

J.B. Brown — *President*
E.H. Budlong, Jr. — *Treasurer*

Total Assets 968,433.74

***Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

G.S. Chaletzky — *President*
E.I. Berman — *Treasurer*

Total Assets 1,144,158.45

***Howard Credit Union**
2050 Centre Street
West Roxbury

Incorporated October 29, 1926

Ben Pudolsky — *President*
Morris Tonkin — *Treasurer*

Total Assets 223,058.90

***Humboldt Credit Union**
10 Fairway Street
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg — *President*
A.A. Wecker — *Treasurer*

Total Assets 73,124.25

***The Industrial Credit Union**
126 State Street

Incorporated November 23, 1910

F.B. Cole — *President*
J.J. Campana — *Treasurer*

Total Assets 6,495,126.86

***I O S O I Credit Union**
215 Hanover Street
Room 5

Incorporated October 31, 1960

P.J. Ferrino, M.D. — *President*
R. Mirabile — *Treasurer*

Total Assets 37,270.10

***Jamaica Plain Credit Union**
140C South Street
(Jamaica Plain District)

Incorporated October 18, 1926

H.M. Forman — *President*
G.N. Cohen — *Treasurer*

Total Assets 274,212.55

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

Latvian Credit Union
64 Sigourney Street
(Jamaica Plain District)

Incorporated June 4, 1962

Edgar Brenc — *President*
B.P. Skulte — *Treasurer*

Total Assets 330,064.17

***Lord Beaconsfield Credit Union**
350 Washington Street
(Brighton District)

Incorporated November 12, 1913

Elliot Appel — *President*
Milton Band — *Treasurer*

Total Assets 1,219,463.93

Maccabee Credit Union
646 Warren Street
(Roxbury District)

Incorporated August 23, 1949

H.L. Silva — *President*
Aaron Chalfin — *Asst. Treasurer*

Total Assets 8,918.64

***Marrillac Credit Union**
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

R.F. Molloy — *President*
Shirley F. Ormon — *Treasurer*

Total Assets 237,434.24

The Mascot Credit Union
2047 Center Street
(West Roxbury District)

Incorporated November 12, 1926

M. Vengrow — *President*
Eli Cohen — *Treasurer*

Total Assets 192,870.69

Meca Credit Union
1616 Soldiers Field Road
(Brighton District)

Incorporated July 16, 1973

Dominic Melaragni — *President*
C.M. Greco — *Treasurer*

Total Assets 60,812.98

Memorial Credit Union
2050 Centre Street
West Roxbury

Incorporated March 13, 1941

Sidney Weiner — *President*
Philip Shane — *Treasurer*

Total Assets 68,585.52

***Moreland Credit Union**
2047 Centre Street
West Roxbury

Incorporated October 27, 1952

Selwyn Cohen — *President*
Sidney Hurwitz — *Treasurer*

Total Assets 1,046,032.56

***MBTA Employees Credit Union**
Room 113
500 Arborway
(Jamaica Plain District)

Incorporated February 11, 1936

T. C. Fallon — *President*
Samuel MacDonald — *Treasurer*

Total Assets 20,429,145.74

***MTA Credit Union**
20 Ashburton Place

Incorporated May 2, 1967

J.A.M. Dow, Jr. — *President*
Robert A. Yeaton — *Treasurer*

Total Assets 8,711,497.35

***Navy Building Credit Union**
495 Summer Street

Incorporated November 24, 1952

H.V. Strout — *President*
J.F. McGrath — *Treasurer*

Total Assets 271,946.29

***N.E.M.C.H. Credit Union**
New Eng. Medical Ctre. Hosp.
17 Nassau Street

Incorporated September 30, 1969

M.C. Connaughton — *President*
Paul F. Galvin — *Treasurer*

Total Assets 1,288,814.74

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated April 21, 1927

J. Stone	E.H. Stone
President	*Treasurer*
Total Assets	11,165,674.48

One-Twenty Credit Union
68 Seaverns Avenue
(Jamaica Plain District)

Incorporated September 14, 1949

D.A. Marciano	F.B. Seitz, Jr.
President	*Treasurer*
Total Assets	84,772.07

Pipefitters Local Union No. 537
Credit Union
10 High Street

Incorporated April 12, 1973

M.M. Sullivan	R. Scannell
President	*Treasurer*
Total Assets	60,101.24

***Plan Credit Union**
Blue Cross
100 Summer Street

Incorporated May 16, 1946

A. Veilleux	J.W. Wilson
President	*Treasurer*
Total Assets	1,226,596.35

Pressers Union Local 12 ILGWU
Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

L. Plotkin	Abe Weiner
President	*Treasurer*
Total Assets	42,018.49

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

E.J. Rogers	Francis B. Lannan
President	*Treasurer*
Total Assets	287,734.94

Rex Credit Union
Railway Express Agency, Incorporated
28 Travis Street
(Allston District)

Incorporated March 11, 1929

W.M. Duclos	Michael Lottero
President	*Treasurer*
Total Assets	303,019.88

Roxbury Independent Credit Union
1649 Blue Hill Avenue
(Mattapan District)

Incorporated October 6, 1926

George Merlin	H.E. Spring
President	*Treasurer*
Total Assets	40,100.53

Security Employees Credit Union
Social Security Administration
John F. Kennedy Federal Building
Government Center

Incorporated January 3, 1940

J.L. Fenton	J.A. Downs
President	*Treasurer*
Total Assets	532,968.63

***Social Service Credit Union**
107 Salem Street
Boston

Incorporated August 19, 1921

C.J. Mercadante	D.L. Capodilupo
President	*Treasurer*
Total Assets	4,596,863.23

State Employees Credit Union
20 Ashburton Place

Incorporated April 4, 1921

A.M. Southwick	H.W. Attwood
President	*Treasurer*
Total Assets	3,692,965.87

Telephone Workers Credit Union
31 Milk Street

Incorporated March 3, 1917

E.R. Powers	E.J. Simonian
President	*Treasurer*
Total Assets	23,153,710.84

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room E-417
J.F. Kennedy Building

Incorporated August 10, 1953

C.P. Louthan, Jr. — *President*
J. Boise — *Treasurer*

Total Assets 177,546.56

Turnpike Credit Union
Suite 3000 Prudential Center

Incorporated February 3, 1974

D.J. O'Malley — *President*
Carol A. Lafty — *Treasurer*

Total Assets 150,579.30

***United Employees Credit Union**
266 Summer Street
Boston

Incorporated January 4, 1939

J.P. Costello — *President*
Mary L. Lynch — *Treasurer*

Total Assets 7,370,272.74

Washington Credit Union
2047 Center Street
(West Roxbury District)

Incorporated October 16, 1926

Abraham Bikofsky — *President*
H.L. Bikofsky — *Treasurer*

Total Assets 261,886.11

Zaslav Volin Credit Union
524 River Street
Mattapan

Incorporated October 26, 1926

Samuel Butkovitz — *President*
Max Nimoy — *Treasurer*

Total Assets 67,539.45

BRAINTREE

Braintree Municipal Employees Credit Union

Incorporated July 25, 1972

W.C. Churchill — *President*
D.E. Cohoon — *Treasurer*

Total Assets 249,556.90

BRIDGEWATER

***Bridgewater Credit Union**
72 Main Street

Incorporated September 15, 1941

R.G. Clark, Jr. — *President*
R.F. King — *Treasurer*

Total Assets 7,419,095.47

BROCKTON

***Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 10, 1930

R. Cesarini — *President*
F. Bowser — *Treasurer*

Total Assets 39,411.99

***Brockton Credit Union**
68 Legion Parkway

Incorporated March 27, 1917

C.A. Mullins — *President*
R.N. Tarlow — *Treasurer*

Total Assets 37,598,859.75

***Brockton Brotherhood Credit Union**
115 Commercial Street

Incorporated April 1, 1936

H.L. Schultz — *President*
J.F. Flynn — *Treasurer*

Total Assets 8,694,304.12

***Brockton Firefighters**
Municipal Employ.
City Hall

Incorporated July 27, 1934

A.N. Baroncelli — *President*
H.H. Stone — *Treasurer*

Total Assets 4,254,040.72

***Brockton Postal Employees**
Credit Union
120 Commercial Street
Brockton

Incorporated January 5, 1923

A.H. Fisher Jr. — *President*
C.W. Ham — *Treasurer*

Total Assets 1,083,370.92

*Member of Mass. Credit Union Share Insurance Corporation

Brockton (continued)

***Brockton Taunton Gas Employees Credit Union**
995 Belmont Street

Incorporated October 13, 1926

E.A.Leckstrom — *President*
Doris Mackenzie — *Treasurer*

Total Assets 311,910.93

***Campello Credit Union**
1114 Main Street

Incorporated July 16, 1928

W.T. Bystrom — *President*
Stanley G. Kavka — *Treasurer*

Total Assets 1,382,867.42

***The Crescent Credit Union**
60 Crescent Street

Incorporated June 18, 1919

Merton B. Tarlow — *President*
David Silverstein — *Treasurer*

Total Assets 29,891,537.73

Edico Credit Union
Edison Electric Illuminating Company of Brockton
36 Main Street

Incorporated May 29, 1936

D. Melrose — *President*
E.A. Holmberg — *Treasurer*

Total Assets 946,404.23

***Lafayette Credit Union**
346 Centre Street

Incorporated June 23, 1938

T. Brien — *President*
L.L. LaBarre — *Treasurer*

Total Assets 2,205,802.57

BROOKLINE

***Blue Hill Credit Union**
429 Harvard Street

Incorporated January 3, 1921

Robert Abel — *President*
M.H. Finkel — *Treasurer*

Total Assets 39,319,099.64

***Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A.A. O'Shea — *President*
J.P. Hughes — *Treasurer*

Total Assets 4,057,848.32

Liberty Credit Union
1752 Beacon Street

Incorporated September 29, 1926

S.R. Illman — *President*
Samuel Rachlis — *Treasurer*

Total Assets 129,430.43

***Welcome Credit Union**
646 Newton Street

Incorporated September 25, 1958

Lawrence Deletetsky — *President*
H. Silevitch — *Treasurer*

Total Assets 326,039.29

CAMBRIDGE

***Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 11, 1945

J.P. Fadden — *President*
J.A. DeVincentis — *Treasurer*

Total Assets 720,496.25

***Cambridge Portuguese Credit Union**
251 Hampshire Street

Incorporated March 2, 1928

J. Figueira, Jr. — *President*
M.A. Carvalho — *Treasurer*

Total Assets 6,000,168.58

***Cambridge Utilities Employees Credit Union**
130 Austin Street

Incorporated January 27, 1933

J.B. Stetson — *President*
A.J. Casella — *Treasurer*

Total Assets 407,023.63

*Member of Mass. Credit Union Share Insurance Corporation

Cambridge (continued)

***C T C Credit Union**
445 Concord Avenue

Incorporated May 29, 1952

J. McNamara — *President*
R.A. McDonald — *Treasurer*

Total Assets 203,005.77

***Darex Credit Union**
Dewey & Almy Chemical Company
62 Whittemore Avenue

Incorporated September 10, 1937

J.J. Lynch — *President*
T.F. Foster — *Treasurer*

Total Assets 1,521,889.46

***Elm Credit Union**
Cambridge Street

Incorporated November 5, 1926

Philip Jacobson — *President*
M.J. Rosenberg — *Treasurer*

Total Assets 90,331.84

***Harvard University Employees Credit Union**
1350 Massachusetts Avenue

Incorporated July 14, 1947

C.E.J. McCarthy — *President*
S.I. Smith — *Treasurer*

Total Assets 10,285,801.62

Sancta Maria Credit Union
799 Concord Avenue

Incorporated April 12, 1973

R.P. Calvert — *President*
L.E. Whelan — *Treasurer*

Total Assets 57,153.00

***Woven Hose Employees Credit Union**
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

R.J. Ghiozzi — *President*
Paul Mullane — *Treasurer*

Total Assets 141,392.25

CANTON

***555 Credit Union**
555 Turnpike Street

Incorporated June 1, 1965

D. Goldberg — *President*
I.B. Cohn — *Treasurer*

Total Assets 750,654.68

***Plymouth Rubber Credit Union**
104 Revere Street

Incorporated May 13, 1955

R.F. Newhall — *President*
D.L. Proctor — *Treasurer*

Total Assets 219,710.80

CHARLTON

***Charlton Credit Union**
Main Street

Incorporated October 18, 1962

S.H. Carpentier — *President*
L.H. Baker — *Treasurer*

Total Assets 463,886.49

CHELSEA

***American Judaean Credit Union**
86 Washington Avenue

Incorporated October 19, 1926

M.M. Rubin — *President*
Benjamin Glassman — *Treasurer*

Total Assets 349,718.89

***Altantic Credit Union**
8A Central Avenue

Incorporated August 1, 1939

A.M. Gillman — *President*
Louis Spector — *Treasurer*

Total Assets 148,819.13

Benjamin Franklin Independent Credit Union
74 Washington Avenue

Incorporated October 13, 1926

Jack Cohen — *President*
Benjamin Gropman — *Treasurer*

Total Assets 1,052,474.07

*Member of Mass. Credit Union Share Insurance Corporation

Chelsea (continued)

***Carmel Credit Union**
473 Broadway

Incorporated November 8, 1926

Isadore Cutler	Aaron Coburn
President	*Treasurer*
Total Assets	5,532,865.97

Congress Credit Union
16 Lawrence Street

Incorporated November 17, 1926

S. Smoller	W. Bargar
President	*Treasurer*
Total Assets	16,160.03

Continental Credit Union
56 Washington Avenue

Incorporated June 5, 1942

I. Koretz	A. LeVine
President	*Treasurer*
Total Assets	192,839.52

***Metropolitan Credit Union**
191 Winnisimmet Street

Incorporated July 31, 1926

B.M. Pike	Marvin Cashman
President	*Treasurer*
Total Assets	11,829,487.33

***Ponedeler Credit Union**
172 Washington Avenue

Incorporated September 2, 1926

S.M. Kessler	Stanley Stillman
President	*Treasurer*
Total Assets	650,969.06

Walnut Credit Union
417 Broadway

Incorporated October 6, 1926

Israel Minsky	Barnet Kaplan
President	*Treasurer*
Total Assets	

***Winnisimmet Credit Union**
56 Washington Avenue

Incorporated October 13, 1920

L. Freedman	M.M. Kornbliet
President	*Treasurer*
Total Assets	470,475.89

CHELMSFORD

Chelms Credit Union
North Road

Incorporated July 30, 1974

A.R. Blackadar	P.J. Mc Cormack
President	*Treasurer*
Total Assets	18,667.17

CHICOPEE

***Aldenville Credit Union**
710 Grattan Street
(Chicopee Falls District)

Incorporated August 18, 1939

R.R. Quintal	Francis Pion
President	*Treasurer*
Total Assets	8,496,686.84

***Chicopee Municipal Employees Credit Union**
Chicopee City Hall

Incorporated October 18, 1971

E.B. Bordwiec	V.A. Denault
President	*Treasurer*
Total Assets	1,938,235.07

***Chicopee Teachers Credit Union**
High School
650 Front Street

Incorporated June 20, 1934

P. Osborne	R.P. Thivierge
President	*Treasurer*
Total Assets	561,655.26

***Polish National Credit Union**
244 Exchange Street

Incorporated July 19, 1921

Edw. Lysek	A.J. Golen
President	*Treasurer*
Total Assets	10,204,331.27

*Member of Mass. Credit Union Share Insurance Corporation

Chicopee (continued)

***Spalding Employees Credit Union**
A.G. Spalding & Brothers, Incorporated
Meadow Street

Incorporated September 10, 1937

E.X. Pelletier, *President* — R.R. Henault, *Treasurer*

Total Assets 1,048,995.62

***Texco Credit Union**
5 West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

J.E. Bresnahan, *President* — Rita Santos, *Treasurer*

Total Assets 96,881.73

***Westover Credit Union**
711 James Street

Incorporated March 25, 1968

M. Goldenberg, *President* — P.J. Phillips, *Treasurer*

Total Assets 9,736,345.61

***Willimansett Credit Union**
732 Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

R. Bouthillier, *President* — W.E. Begley, *Treasurer*

Total Assets 1,094,032.13

CLINTON

***Colonial Press Credit Union**
1 Green Street

Incorporated January 24, 1942

D.C. Grivakis, *President* — John J. Meldrum, *Treasurer*

Total Assets 2,027,777.13

CONCORD

***G R Credit Union**
General Radio Company
300 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

L.E. Johnson, Jr., *President* — Josephine A. Donato, *Treasurer*

Total Assets 2,418,871.41

DANVERS

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street
(Hathorne)

Incorporated June 12, 1933

R.J. Fitzpatrick, *President* — Hilda M. Fitzgerald, *Treasurer*

Total Assets 87,937.94

DEDHAM

***Hersey Employees Credit Union**
250 Elm Street

Incorporated June 4, 1940

J.R. Teixeira, *President* — J.H. Swallow, *Treasurer*

Total Assets 276,508.75

***Rust Craft Credit Union**
Rust Craft Park

Incorporated December 20, 1940

S.E. White, *President* — Marilyn Volpe, *Treasurer*

Total Assets 726,791.29

DOUGLAS

***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)

Incorporated April 30, 1942

J.B. Jussaume, *President* — C.E. Driscoll, *Treasurer*

Total Assets 1,035,949.57

*Member of Mass. Credit Union Share Insurance Corporation

EAST LONG MEADOW

***Embeco Credit Union**
443 Shaker Road
(E. Longmeadow)

Incorporated September 17, 1954

R.L. Cobb, *President* — A.J. Yodlowski, *Treasurer*

Total Assets 858,149.08

EVERETT

***Chesterton Credit Union**
6 Ashland Street

Incorporated October 20, 1967

R. Hoyle, *President* — R. Collins, *Treasurer*

Total Assets 191,914.27

***Everett Credit Union**
650 Broadway

Incorporated October 29, 1926

Joseph Fisher, *President* — Henry Henken, *Treasurer*

Total Assets 3,784,076.97

Everett Police Credit Union
371 Broadway

Incorporated May 19, 1936

N. Covino, *President* — R.E. Knowlton, *Treasurer*

Total Assets 55,695.59

***Garden Street Credit Union**
44 Garden Street

Incorporated May 11, 1953

Philip S. Chapman, *President* — Lee A.A. Beats, *Treasurer*

Total Assets 74,282.10

Merchemco Credit Union
Merchemco Chemical Company
1 Chemical Lane

Incorporated February 8, 1937

W.W. Redfern, *President* — F.W. Enfanto Jr., *Treasurer*

Total Assets 677,326.42

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

J.V. McNeff, *President* — J.J. Gilligan, *Treasurer*

Total Assets 66,868.49

FALL RIVER

Corky Row Credit Union
332 Second Street

Incorporated November 20, 1961

H.C. Nagle, *President* — Jane R. Sicard, *Treasurer*

Total Assets 402,903.86

***Fall River Municipal Employees Credit Union**
333 Milliken Boulevard

Incorporated February 6, 1930

R.F. Sullivan, *President* — W. Partington, *Treasurer*

Total Assets 16,248,017.96

***Fall River Postal Employees Credit Union**
Main Post Office

Incorporated April 24, 1928

M.O. Motta, *President* — W.F. Bayliss, *Treasurer*

Total Assets 449,328.23

***Kavodian Credit Union**
130 South Main Street
Hudner Building
Room 2

Incorporated July 19, 1948

B.G. Macy, *President* — Samuel Kaplan, *Treasurer*

Total Assets 109,381.08

***St. Anne's Credit Union**
286 Oliver Street

Incorporated October 10, 1957

A.J. Michaud, *President* — A.A. Dube, *Treasurer*

Total Assets 21,474,018.12

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FITCHBURG

***Cleghorn Credit Union**
40 Fairmount Street

Incorporated October 24, 1928

Roland J. Caron, *President* — J.R. Morin, *Treasurer*

Total Assets 15,798,578.54

***Crobank Credit Union**
Crocker Burbank & Company, Association
545 Westminster Street

Incorporated July 29, 1936

R.F. Gilbert, *President* — R.W. Adams, *Treasurer*

Total Assets 618,948.54

***F.I.A. Credit Union**
311 Water Street

Incorporated December 10, 1953

J.D. Oliva, *President* — A. Mittola, *Treasurer*

Total Assets 752,115.09

***Fitchburg I-C Credit Union**
255 Main Street

Incorporated October 28, 1928

E.J. Tousignant, *President* — N.J. Boudreau, *Treasurer*

Total Assets 19,731,508.98

***Fitchburg Postal Employees Credit Union**
881 Main Street
Wallace Avenue

Incorporated February 9, 1928

E.J. Touchette, *President* — A.H. Lozeau, *Treasurer*

Total Assets 211,688.21

***Fitchco Credit Union**
Fitchburg Paper Company
722 River Street

Incorporated September 5, 1935

J.J. Connors, *President* — P.H. King, *Treasurer*

Total Assets 415,101.20

***Senco Credit Union**
Sentinel Printing Company
808 Main Street

Incorporated September 10, 1929

E.G. Wellington, *President* — S.R. Percival, *Treasurer*

Total Assets 41,819.92

***Simonds Employees Credit Union**
Simonds Saw & Steel Company
Intervale Road

Incorporated September 23, 1937

T.D. Shea, *President* — Sarah A. Neal, *Treasurer*

Total Assets 1,169,762.57

***Workers Credit Union**
164 Elm Street

Incorporated April 17, 1914

E.A. Tofferi, *President* — Weikko Hill, *Treasurer*

Total Assets 26,185,111.81

FRAMINGHAM

D.M.C. Credit Union
Dennison Manufacturing Company
300 Howard Street

Incorporated January 19, 1917

J.P. Slatkavitz, *President* — N.A. Moss, *Treasurer*

Total Assets 838,034.19

Eastern Credit Union
490 Old Connecticut Path

Incorporated February 15, 1937

H.L. Sawyer, *President* — Helen R. Jackson, *Treasurer*

Total Assets 115,145.08

***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

J.E. Knox, *President* — W.C. Murphy, *Treasurer*

Total Assets 981,678.96

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Framingham (continued)

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M.H. Hass — *President*
H.L. Shapiro — *Treasurer*

Total Assets 40,145.16

***Suburban Credit Union**
224 Union Avenue

Incorporated January 20, 1966

L.N. Fogarty — *President*
J.B. Congleton — *Asst. Treasurer*

Total Assets 33,508,386.89

FRANKLIN

***Thomson Credit Union**
Thomson-National Press Company
Dean Avenue

Incorporated April 30, 1954

A.A. Bartelloni — *President*
M. Seros — *Treasurer*

Total Assets 42,589.20

GARDNER

***Gardner Franco-American Credit Union**
229 Parker Street

Incorporated November 25, 1938

Omer J. Cormier — *President*
Bertram LaChance — *Treasurer*

Total Assets 11,391,842.94

****Gardner Municipal Credit Union**
Gardner City Hall
95 Pleasant Street

Incorporated February 16, 1972

Stanley Yablonski — *President*
C. Robichaud — *Treasurer*

Total Assets 906,338.93

***Gardner Polish-American Credit Union**
313 Pleasant Street

Incorporated January 9, 1952

P.P. Harasimowicz — *President*
L.H. Spring — *Treasurer*

Total Assets 1,816,355.67

GLOUCESTER

Gloucester Credit Union
196 Main Street

Incorporated March 4, 1927

Leo Alper — *President*
Bradley Bell — *Treasurer*

Total Assets 101,005.30

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 10, 1938

E.F. Greenwood — *President*
W.L. Bradley — *Treasurer*

Total Assets 105,466.64

***Gloucester Municipal Credit Union**
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

Louis V. Paletti — *President*
G.E. Carr — *Treasurer*

Total Assets 324,600.29

GRAFTON

***Grafton Suburban Credit Union**
N. Grafton Shopping Center
(North Grafton District)

Incorporated May 19, 1966

Leonard Leofanti — *President*
C.N. Bolack — *Treasurer*

Total Assets 4,554,185.92

GRANBY

***Granby Credit Union**
5 Corners

Incorporated May 17, 1966

R.N. Monat — *President*
H.D. Ranger — *Treasurer*

Total Assets 443,710.08

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GREENFIELD

***G.T.&D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated March 20, 1930

C.W. Skowron — *President*
Anna M. Flynn — *Asst. Treasurer*

Total Assets 340,450.11

****Treasure Credit Union**
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

H.R. Kisloski — *President*
G.K. Burgess — *Treasurer*

Total Assets 284,354.07

GROTON

***Hovoco Credit Union**
Hollingsworth & Vose Company
Townsend Road
(West Groton District)

Incorporated December 28, 1939

R.J. Lurvey — *President*
G.M. Paquette — *Treasurer*

Total Assets 121,173.86

***Nashoba Credit Union**
Main Street

Incorporated September 1, 1953

H.H. Sargent — *President*
R.H. Whitehill — *Treasurer*

Total Assets 1,092,068.43

HAVERHILL

***Haverhill Credit Union**
427 Main Street

Incorporated November 1, 1926

B. Nesson — *President*
E. Berman — *Treasurer*

Total Assets 26,541.74

***Haverhill Fire Department**
Credit Union
131 Water Street

Incorporated August 5, 1933

D.G. Moughan — *President*
L.E. Montibello — *Treasurer*

Total Assets 597,031.03

***Haverhill Italian American**
Credit Union
20 Washington Street

Incorporated July 14, 1934

Sam Comei — *President*
A.J. Basso — *Treasurer*

Total Assets 2,752,488.58

***Haverhill Municipal Emp.**
City Hall
Room 200A

Incorporated October 2, 1968

Jaunita Libby — *President*
M. Carrington — *Treasurer*

Total Assets 124,602.87

Haverhill Police Department
Credit Union
4 Summer Street

Incorporated August 5, 1933

R.D. Sullivan — *President*
G.A. Florent — *Treasurer*

Total Assets 71,283.79

Haverhill Postal Employees
Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

R.C. Kinsman — *President*
G.M. Gogas — *Treasurer*

Total Assets 152,028.36

***Haverhill Teachers Credit Union**
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

E.V. Sasso — *President*
D.K. Poole — *Treasurer*

Total Assets 1,079,234.10

***M E E C Employees Credit Union**
161 Water Street

Incorporated October 2, 1958

A.J. Cahill — *President*
A.I. Jackson, Jr. — *Treasurer*

Total Assets 90,066.76

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HOLYOKE

***Holyoke Credit Union**
215 High Street

Incorporated September 7, 1911

O.A. Bail — *President*
M.L. Fournier — *Treasurer*

Total Assets 1,245,572.13

***Holyoke Municipal Employees Credit Union**
206 Maple Street

Incorporated December 19, 1930

S.E. L'Esperance — *President*
B.F. Kennedy — *Treasurer*

Total Assets 1,766,913.55

***Holyoke Postal Credit Union**
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

W.F. Dowdall — *President*
M.F. Sullivan — *Treasurer*

Total Assets 161,069.65

***Nablanko Credit Union**
National Blank Book Company, Inc.
326 Appleton Street, Suite 17

Incorporated August 5, 1935

R.A. Gosselin — *President*
J.E. Chenaille — *Treasurer*

Total Assets 1,371,746.68

***Scottie Credit Union**
195 Appleton Street

Incorporated May 6, 1954

P.D. Tuttle — *President*
E. Krzanowski — *Treasurer*

Total Assets 489,946.74

LAWRENCE

***Lawrence Credit Union**
17 Lawrence Street

Incorporated January 7, 1913

J.F. Devan — *President*
R.R. Dean — *Treasurer*

Total Assets 1,650,974.49

***Lawrence Firefighters Municipal Credit Union**
200 Common Street

Incorporated July 13, 1950

L.P. Smith — *President*
R.L. Lacey — *Treasurer*

Total Assets 1,624,188.26

Lawrence Modern Credit Union
90 Broadway

Incorporated September 25, 1926

Arthur S. Sobil — *President*
H.M. Schwartz — *Treasurer*

Total Assets 61,177.15

Lawrence Postal Employees Credit Union
431 Common Street

Incorporated February 4, 1929

John Apkarian — *President*
A.H. Vanasse, Jr. — *Treasurer*

Total Assets 105,416.43

***Lawrence Teachers Credit Union**
Lawrence High School

Incorporated March 30, 1934

I.M. Carraher — *President*
C.W. Knightly, Jr. — *Treasurer*

Total Assets 331,582.46

***Marconi Credit Union**
160 Common Street

Incorporated May 31, 1939

A.A. Buco — *President*
M.T. Stella — *Treasurer*

Total Assets 774,530.56

LEOMINSTER

***Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

J.M. Peralta, Jr. — *President*
B.H. Jensen — *Treasurer*

Total Assets 112,015.70

Leominster (continued)

***Leominster Credit Union**
20 Adams Street

Incorporated May 4, 1954

L. Carrescia — *President*
J.J. Tata — *Treasurer*

Total Assets 11,370,367.00

****Leominster Franco American Credit Union**
192 Fourth Street

Incorporated July 19, 1971

B.R. McNeill — *President*
W.A. McNeill — *Treasurer*

Total Assets 1,666,828.22

***Pyralart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L.F. Cloutier — *President*
R.V. Kennedy — *Treasurer*

Total Assets 4,250,147.29

LOWELL

***Highland Lowell Credit Union**
8 Merrimack Street

Incorporated November 6, 1926

M. Weisman — *President*
S.L. Rindler — *Treasurer*

Total Assets 397,820.24

***Ideal Credit Union**
174 Central Street

Incorporated November 8, 1926

C. Zeidman — *President*
F.S. Gerber — *Treasurer*

Total Assets 178,212.30

***Jeanne d'Arc Credit Union**
666 Merrimack Street

Incorporated December 27, 1911

H. Bourgeois — *President*
R.J. Boisvert — *Treasurer*

Total Assets 17,402,633.43

***Lowell Electric Light Employees Credit Union**
107 Perry Street

Incorporated February 24, 1941

T.F. Ralls — *President*
K.A. Grimm — *Treasurer*

Total Assets 366,665.31

***Lowell Firefighters Credit Union**
Ladder 1
642 Chelmsford Street

Incorporated December 8, 1936

J.D. McLaughlin — *President*
J.G. O'Brien — *Treasurer*

Total Assets 1,480,673.08

***Lowell Postal Employees Credit Union**
Post Office
Tilden Street

Incorporated February 24, 1928

T.T. Poulios — *President*
W.J. O'Neil — *Treasurer*

Total Assets 150,763.05

***Lowell Sun Employees Credit Union**
15 Kearney Street

Incorporated April 21, 1967

J. Skehan — *President*
N.R. Hebert — *Treasurer*

Total Assets 155,966.20

***Northern Massachusetts Telephone Workers Credit Union**
646 Chelmsford Street

Incorporated November 8, 1922

H.F. Montgomery — *President*
J.J. Sullivan — *Treasurer*

Total Assets 6,951,496.78

LYNN

***Brotherhood Credit Union**
11 Mount Vernon Street

Incorporated April 23, 1934

Arthur Levine — *President*
Sam Sherman — *Treasurer*

Total Assets 17,024,316.50

Lynn (continued)

***Community Credit Union**
1 Andrew Street

Incorporated August 24, 1955

Louis Demakes	R.N. Scangas
President	*Treasurer*
Total Assets	5,040,266.17

***General Electric River Works Employees Credit Union**
1100 Western Avenue

Incorporated February 13, 1936

T. Lutrzykowski	M.A. Pettee
President	*Treasurer*
Total Assets	10,949,171.73

***Labor Circle Credit Union**
90 Silsbee Street

Incorporated July 23, 1912

Max Woolfson	Aaron Seligman
President	*Treasurer*
Total Assets	399,088.79

***Lynn Credit Union**
85 Lewis Street

Incorporated October 2, 1926

Louis Litvack	Joseph Freedman
President	*Treasurer*
Total Assets	946,164.23

Lynn Municipal Employees Credit Union
City Hall
City Hall Square

Incorporated June 10, 1940

L.J. Murphy	R.E. Dineen
President	*Treasurer*
Total Assets	150,241.82

***Lynn Police Credit Union**
18 Sutton Street

Incorporated March 22, 1945

J.E. Peterson	Salvatore Tuminelli
President	*Treasurer*
Total Assets	599,216.10

Lynn Postal District Employees Credit Union
Post Office Building
51 Willow Street

Incorporated October 2, 1926

N. Francullo	M.P. Pemino
President	*Treasurer*
Total Assets	351,431.33

***Lynn Teachers Credit Union**
42 Franklin Street

Incorporated February 23, 1935

M. Healey	R.O. Poor
President	*Treasurer*
Total Assets	388,787.86

***St. Jean's Credit Union**
527 Western Avenue

Incorporated September 29, 1910

E.J. LeBlanc	C.E. Comeau
President	*Treasurer*
Total Assets	8,941,190.83

***West Lynn G.E. Employees Credit Union**
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

E. Wolf	G.W. Friberg
President	*Treasurer*
Total Assets	916,001.43

MALDEN

***Malden City Employees Credit Union**
478 Main Street

Incorporated June 1, 1943

J. Bartlett	R.J. Mallon
President	*Treasurer*
Total Assets	2,114,512.24

***New England Electric System Employees Credit Union**
157 Pleasant Street

Incorporated August 7, 1929

P.J. Cutrone	W.J. Kerrigan
President	*Treasurer*
Total Assets	3,279,298.43

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Malden (continued)

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

Arthur Gorsun — *President*
H. N. Orent — *Treasurer*

Total Assets 14,595,998.20

MANSFIELD

***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H.A. Patriquin — *President*
L.A. Flynn — *Treasurer*

Total Assets 4,009,651.18

MARBLEHEAD

***Marblehead Credit Union**
35 School Street

Incorporated June 27, 1932

R.C. Peach — *President*
P. Donahue — *Treasurer*

Total Assets 94,300.43

MARLBORO

***St. Mary's Credit Union**
86 Broad Street

Incorporated July 9, 1913

R.J. Gadbois — *President*
C.O. Avery — *Treasurer*

Total Assets 2,359,269.51

MAYNARD

***Maynard Consumers Credit Union**
39A Main Street

Incorporated July 12, 1948

H.M. Young — *President*
Martha K. Weckstrom — *Treasurer*

Total Assets 700,321.62

MEDFORD

***Medford Municipal Employees Credit Union**
Room 200, City Hall

Incorporated June 1, 1937

W.G. McDonald — *President*
E.C. Babcock — *Treasurer*

Total Assets 917,898.54

***Mystic Credit Union**
162 Mystic Avenue

Incorporated August 17, 1964

David Holsberg — *President*
I. Alexander — *Treasurer*

Total Assets 39,154.67

MEDWAY

Medway Credit Union
73 Village Street

Incorporated February 27, 1927

S. Petnov — *President*
Samuel Liss — *Treasurer*

Total Assets 50,260.28

MELROSE

Mel Wak Credit Union
585 Lebanon Street

Incorporated February 2, 1974

D.L. Pearse — *President*
D.L. Pearse — *Treasurer*

Total Assets 61,655.84

MILLBURY

***High Carbon Credit Union**
New England High Carbon Wire Company
50 Howe Avenue

Incorporated April 1, 1941

K.F. Landry — *President*
G.F. Wade — *Treasurer*

Total Assets 689,203.53

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Millbury (continued)

***Millbury Credit Union**
50 Main Street

Incorporated June 20, 1934

R.L. LeClaire, *President* — R.N. Kenary, *Treasurer*

Total Assets 14,806,910.30

NATICK

***Gateway Credit Union**
2Summer Street

Incorporated May 7, 1966

M. Perlman, *President* — J. De Santis, *Treasurer*

Total Assets 1,031,666.15

NEW BEDFORD

Aerovox Employees Credit Union
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

T.P. Richards, *President* — G.M. Dabrowski, *Treasurer*

Total Assets 146,334.41

***Citizens Credit Union**
256 Union Street

Incorporated November 27, 1937

R. Eisenberg, *President* — Barbara M.W. Silva, *Treasurer*

Total Assets 15,060,037.66

***Continental Employees Credit Union**
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J.P. Coury, *President* — M.S. Scott, *Treasurer*

Total Assets 1,191,968.40

***New Bedford Gas & Edison Light Company**
Employees Credit Union
158 MacArthur Drive

Incorporated May 14, 1926

L.E. Johnson, *President* — R.E. Nolan, *Treasurer*

Total Assets 1,583,968.46

***New Bedford Municipal Employees Credit Union**
984 Kempton Street

Incorporated November 17, 1932

P.E. Marshall, *President* — S.A. Mitchell, *Treasurer*

Total Assets 3,574,199.25

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

W.A. Murphy, *President* — P.M. Panagakos, *Treasurer*

Total Assets 97,037.58

***Revere Copper & Brass Employees Credit Union**
24 North Front Street

Incorporated April 9, 1937

E. Sowle, *President* — William Higgins, Jr., *Treasurer*

Total Assets 1,017,985.45

***St. Anne Credit Union**
43 Rodney French Boulevard

Incorporated August 11, 1911

H.E. Thivierge, *President* — Ulysse Auger, *Treasurer*

Total Assets 1,632,421.38

***St. Joseph's Credit Union**
1832 Acushnet Avenue

Incorporated February 5, 1971

Roger L. Poyant, *President* — H.S. Desrosiers, *Treasurer*

Total Assets 673,278.50

***Southern Massachusetts Telephone Workers Credit Union**
390 Acushnet Avenue

Incorporated November 8, 1922

N.H. Erickson, *President* — E.J. Walsh, *Treasurer*

Total Assets 5,372,296.92

*Member of Mass. Credit Union Share Insurance Corporation

New Bedford (continued)

385 Credit Union
591 Summer Street

Incorporated January 1, 1973

S. Castello — *President*
P. Sylvia — *Treasurer*

Total Assets 105,582.65

NEWBURYPORT

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

J.T. Rafferty — *President*
H.P. Short — *Treasurer*

Total Assets 161,600.91

NEWTON

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

M.J. Kiley — *President*
T.L. Scafidi — *Treasurer*

Total Assets 777,195.62

***Newton Teachers Credit Union**
360 Lowell Avenue
(Newtonville District)

Incorporated February 19, 1937

M.B. Gradone — *President*
R. Chalmers — *Treasurer*

Total Assets 53,015.40

NORTH ADAMS

***Sprague Electric Credit Union**
87 Marshall Street

Incorporated June 24, 1940

F.C. Pereault — *President*
B.B. Christiansen — *Treasurer*

Total Assets 4,054,395.85

NORTH ANDOVER

***Elgasco Credit Union**
1101 Turnpike Street

Incorporated November 6, 1940

T.A. Fay — *President*
J.V. Knightly — *Treasurer*

Total Assets 595,267.05

***North Andover Municipal Credit Union**
124 Main Street

Incorporated January 23, 1967

J.E. Tamagnine — *President*
D.J. Fountain — *Treasurer*

Total Assets 123,652.78

NORTHBRIDGE

***W.M.W. Credit Union**
Whitic Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

James J. Rice — *President*
R.W. Beaudoin — *Treasurer*

Total Assets 2,309,297.66

NORTHAMPTON

F.H.B.T. Credit Union
25 Main Street

Incorporated September 1, 1971

A.E.J. Ress — *President*
C.S. Ranno — *Treasurer*

Total Assets 689,953.94

West Mas
Northampton State Hospital

Incorporated September 23, 1973

Cecile Haynes — *President*
Mary E. Laselle — *Treasurer*

Total Assets 26,760.83

NORTON

***Fernandes Employees Credit Union**
Fernandes Super Markets, Inc.
380 South Worcester Street

Incorporated July 15,1963

J.R. Botelho — *President*
A.L. Antunes — *Treasurer*

Total Assets 807,599.32

*Member of Mass. Credit Union Share Insurance Corporation

NORWOOD

Norwood School Employees Credit Union
Nichols Street

Incorporated September 18, 1934

R.C. Fox — *President*
W.P. Kenny — *Treasurer*

Total Assets 83,053.01

ORANGE

***Orange Credit Union**
17 East Main Street

Incorporated May 29, 1952

E.G. Billiel — *President*
L.E. McKellick — *Treasurer*

Total Assets 1,316,861.00

PALMER

Elco Credit Union
Central Massachusetts Electric Company
465 North Main Street

Incorporated January 2, 1951

V.L. Rochon — *President*
A.T. Minns — *Treasurer*

Total Assets 281,613.97

***General Package Credit Union**
Diamond International Corp.
Church Street

Incorporated September 27, 1957

J.C. Radowicz — *President*
E.M. Yule — *Treasurer*

Total Assets 290,890.09

PEABODY

***A.C. Lawrence Employees Credit Union**
Webster Street

Incorporated Decamber 20, 1934

R. Addison — *President*
W.G. Noonan — *Treasurer*

Total Assets 598,634.55

***Hellenic Credit Union**
116 Main Street

Incorporated July 8, 1938

President — *Treasurer*

Total Assets 13,204,371.28

***Luso-American Credit Union**
21 Shamrock Street

Incorporated November 30, 1960

R.A. Mello — *President*
A.R. Faria — *Treasurer*

Total Assets 1,684,457.94

***Peabody Credit Union**
12 Peabody Square

Incorporated September 29, 1965

President — *Treasurer*

Total Assets 2,033,963.96

***Popular Credit Union**
5 Washington Street

Incorporated November 12, 1912

Allen Kravetz — *President*
Saul Tanzer — *Treasurer*

Total Assets 53,991.87

PITTSFIELD

***B.C.L. Credit Union**
290 Merrill Road

Incorporated June 2, 1969

D.J. Dascani — *President*
D.D. Soule — *Treasurer*

Total Assets 873,469.23

***Berkshire Credit Union**
235 East Street

Incorporated May 11 1927

H. Rubin — *President*
I. Mindlin — *Treasurer*

Total Assets 155,677.75

*Member of Mass. Credit Union Share Insurance Corporation

Pittsfield (continued)

***Eagle Credit Union**
33 Eagle Street

Incorporated June 24, 1940

P.C. Beaman, *President* — J.E. Cancilla, *Treasurer*

Total Assets 100,772.01

***EPCO Employees Credit Union**
Eaton Paper Corporation
75 South Church Street

Incorporated June 14, 1961

T.B. Jahn, *President* — Alice L. Bolvin, *Treasurer*

Total Assets 304,030.35

***Pittsfield G.E. Employees Credit Union**
75 Kellogg Street

Incorporated January 4, 1935

J. Paul Dube, Jr., *President* — P.C. Theilig, *Treasurer*

Total Assets 18,089,672.29

***Pittsfield Postal Employees Credit Union**
212 Fenn Street

Incorporated February 23, 1928

M. Nelson, *President* — J.R. Mazzer, *Treasurer*

Total Assets 441,498.85

***Pittsfield Teachers Credit Union**
Fenn Street
P.O. Box 554

Incorporated May 17, 1939

L.J. Murphy, *President* — A.W. Harvey, *Treasurer*

Total Assets 747,080.25

QUINCY

***Pneumatic Credit Union**
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H.A. Paul, Jr., *President* — Shirley J. Konrad, *Treasurer*

Total Assets 1,679,219.62

***Quincy Municipal Credit Union**
1120 Hancock Street

Incorporated August 4, 1937

R.J. Kelley, *President* — P.J. Sullivan, *Treasurer*

Total Assets 4,759,093.47

***Wollaston Credit Union**
651 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W.A. Anderson, *President* — Milton Biller, *Treasurer*

Total Assets 6,015,087.91

RANDOLPH

***Dunkin Donuts Credit Union**
Industrial Luncheon Service
5 Pacella Drive

Incorporated January 4, 1951

I. Eison, *President* — Gilbert Rosenberg, *Treasurer*

Total Assets 89,924.08

***Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

R.E. Lavalle, *President* — J.W. Marotta, *Treasurer*

Total Assets 5,015,256.86

*Member of Mass. Credit Union Share Insurance Corporation

REVERE

***Revere Firefighters Credit Union**
400 Broadway

Incorporated May 15, 1957

R.A. Lanzo — *President*
E.J. Cerulli — *Treasurer*

Total Assets 299,217.73

***Shirley Credit Union**
1 Orr Square

Incorporated November 13, 1952

I. Cooperstein — *President*
Sidney Dubchansky — *Treasurer*

Total Assets 6,346,750.00

ROCKLAND

***Rockland Credit Union**
241 Union Street
(Branch) Washington St., Hanover

Incorporated January 23, 1922

Edward Lelyveld — *President*
J.V. Forti — *Treasurer*

Total Assets 69,670,017.25

SALEM

***St. Joseph Credit Union of Salem**
3 Harbor Street

Incorporated June 1, 1926

A.P. Lebel — *President*
J.A. Foisy — *Treasurer*

Total Assets 6,710,182.68

Salem Credit Union
140 Washington Street

Incorporated May 16, 1913

S. Sullaway — *President*
Harry Foster — *Treasurer*

Total Assets 147,538.78

***Salem Italian American Credit Union**
20 Endicott Street

Incorporated December 1, 1953

Primo Pasquinelli — *President*
Domenico Mizzi — *Treasurer*

Total Assets 303,528.43

***Sylvania Employees Credit Union**
60 Boston Street

Incorporated February 14, 1921

F.P. Kelleher — *President*
B.G. Frizzell — *Treasurer*

Total Assets 4,049,973.00

SAUGUS

***Saugus Credit Union**
448 Lincoln Avenue

Incorporated January 14, 1938

Dr. H.F. Upton — *President*
J.V. Spencer — *Treasurer*

Total Assets 3,384,536.47

SHARON

***Sharon Credit Union**
10 Billings Street

Incorporated April 26, 1956

L. Sweet — *President*
Irving Glaser — *Treasurer*

Total Assets 14,053,089.57

SOMERSET

***Somerset Credit Union**
740 County Street

Incorporated July 29, 1936

D.S. Rothwell — *President*
O.C. Perry, Jr. — *Treasurer*

Total Assets 6,890,097.49

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated October 7, 1953

M.J. Balboni — *President*
F.N. Babb — *Treasurer*

Total Assets 31,953.69

Porter Employees' Credit Union
74 Foley Street

Incorporated May 31, 1956

S.A. White, Jr. — *President*
J.J. Adamo — *Treasurer*

Total Assets 189,198.80

*Member of Mass. Credit Union Share Insurance Corporation

Somerville (continued)

***Swift Employees Credit Union**
7 Medford Street

Incorporated May 15, 1959

E. Kenney — *President*
Edward Azar — *Treasurer*

Total Assets 62,614.51

SOUTHBORO

Worcester Gas Light Employees Credit Union
157 Cordaville Road

Incorporated July 27, 1934

F.A. Minasian — *President*
J.F. Buckley — *Treasurer*

Total Assets 486,076.48

SOUTHBRIDGE

***Southbridge Credit Union**
Main & Elm Streets

Incorporated March 8, 1939

Dr. Ralph R. Racicot — *President*
R.A. Dion — *Treasurer*

Total Assets 12,916,694.09

SPRINGFIELD

***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

R.G. Paquette — *President*
R.G. Mansur — *Treasurer*

Total Assets 3,850,377.46

Brightwood-Casa Credit Union
4 Ormsbee Street

Incorporated December 18, 1964

J. Rivera — *President*
A. Cabrera — *Treasurer*

Total Assets 237,724.08

Chapman Credit Union
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C.A. McCurry — *President*
E.C. Brunelle — *Treasurer*

Total Assets 3,697,809.24

***C L U Credit Union**
26 Willow Street

Incorporated March 19, 1964

J.P. McCarthy, Jr. — *President*
E.P. Haggerty — *Treasurer*

Total Assets 2,820,861.69

***Diamond Match Employees Credit Union**
125 Paridon Street

Incorporated November 6, 1940

P. Penna — *President*
A.M. Eisold — *Treasurer*

Total Assets 209,441.06

***Farmco Employees Credit Union**
310 State Street

Incorporated June 12, 1934

D.P. Cavanaugh — *President*
S.P. Maslak — *Treasurer*

Total Assets 179,248.82

***Kelko Credit Union**
U.S. Envelope Company
Springfield Envelope Plant
311 Industrial Avenue

Incorporated March 6, 1941

G.C. Burridge — *President*
C. Fortin — *Treasurer*

Total Assets 1,689,100.56

Maccabean Pythian Credit Union
293 Bridge Street

Incorporated July 8, 1940

Marshall Later — *President*
Jack Smith — *Treasurer*

Total Assets 67,098.87

***Massachusetts Mutual Employees Credit Union**
1295 State Street

Incorporated June 28, 1962

Richard H. Durick — *President*
M.J. Favazza — *Treasurer*

Total Assets 6,601,528.75

*Member of Mass. Credit Union Share Insurance Corporation

Springfield (continued)

Mercy Credit Union
233 Carew Street

Incorporated November 8, 1973

J.L. Trifiro — *President*
D.E. Corrow — *Treasurer*

Total Assets 92,702.53

***Monarch Credit Union**
1250 State Street

Incorporated October 14, 1939

A.R. Tetrault — *President*
D.J. Jenkinson — *Treasurer*

Total Assets 729,600.33

***Monsanto Employees Credit Union**
730 Worcester Street
(Indian Orchard District)

Incorporated November 12, 1937

F.H. Greensmith — *President*
E.L. Rich — *Treasurer*

Total Assets 8,887,079.78

Morco Employees Credit Union
38 Walter Street

Incorporated April 12, 1972

Evelyn Bryant — *President*
D.A. Hebert — *Treasurer*

Total Assets 455,339.37

***Setco Credit Union**
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M.M. Emirzian — *President*
Ruth L. Tucker — *Treasurer*

Total Assets 124,382.95

***Springfield Credit Union**
265 Dwight Street

Incorporated February 2, 1965

D.G. Dick — *President*
Donald Facey — *Treasurer*

Total Assets 1,994,126.05

***Springfield, Mass. Municipal Employees Credit Union**
149 State Street

Incorporated March 2, 1927

G.A. Wells — *President*
E.F. Kober — *Treasurer*

Total Assets 4,909,159.69

***Springfield, Mass. Post Office Employees Credit Union**
1883 Main Street

Incorporated April 27, 1923

T.P. Doran — *President*
M.P. Wall — *Treasurer*

Total Assets 1,601,997.34

***Springfield Street Railway Employees Credit Union**
2766 Main Street

Incorporated November 6, 1926

J.A. Coffey — *President*
B.R. Paci — *Treasurer*

Total Assets 611,893.58

****Springfield Teachers Credit Union**
High School of Commerce
427 State Street

Incorporated June 20, 1929

R.D. Garvey — *President*
A.J. Serafino, Jr. — *Treasurer*

Total Assets 4,604,465.40

***Western Massachusetts Telephone Workers Credit Union**
295 Worthington Street

Incorporated July 20, 1922

J.D. Dwyer — *President*
G.V. Kilbride — *Treasurer*

Total Assets 14,584,904.52

SWANSEA

***Swansea Credit Union**
267 Ocean Grove Avenue

Incorporated May 17, 1968

M.F. Miga — *President*
L.F. Ball — *Treasurer*

Total Assets 1,161,477.56

*Member of Mass. Credit Union Share Insurance Corporation

TAUNTON

Adams Post Credit Union
82 Ingell Street

Incorporated June 3, 1933

Gilbert F. Simmons — *President*
J.J. Alden — *Treasurer*

Total Assets 97,899.24

***Adayco Credit Union**
175 West Water Street

Incorporated May 19, 1965

J.R. Lincoln — *President*
Lydwina Marshall — *Treasurer*

Total Assets 76,046.18

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 28, 1928

J.C. McMorrow — *President*
S.J. Skwarto — *Treasurer*

Total Assets 71,043.39

TEWKSBURY

Corenco Employees Credit Union
Consolidated Rendering Company
525 Woburn Street

Incorporated May 25, 1934

D.B. Hanson — *President*
D.E. Peak — *Treasurer*

Total Assets 5,289.44

WAKEFIELD

***Amlico Credit Union**
American Mutual Liability Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

H.W. Converse — *President*
R.T. Murray — *Treasurer*

Total Assets 936,856.08

***L.B. Evans Employees Credit Union**
37 Water Street

Incorporated June 28, 1939

D.P. Hinds — *President*
K.T. Diamond — *Treasurer*

Total Assets 180,449.79

WALPOLE

***Neponset Credit Union**
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

A.E. Plummer — *President*
Mary E. Moylan — *Treasurer*

Total Assets 5,674,200.13

Walpole Municipal Employees Credit Union
1 Stone Street

Incorporated November 23, 1938

Marion L. Kambour — *President*
T.S. Kaiser — *Treasurer*

Total Assets 192,014.69

WALTHAM

***Grover Cronin Credit Union**
223 Moody Street

Incorporated October 28, 1944

P.M. Larkin — *President*
Mary A. Conlon — *Treasurer*

Total Assets 1,110,087.17

***Honeywell I.S. Credit Union**
200 Smith Street

Incorporated February 27, 1968

R. Feehily — *President*
N.J. DeRuvo — *Treasurer*

Total Assets 2,447,997.46

***Middlesex Credit Union**
979 Main Street

Incorporated November 22, 1946

R.J. Breslin — *President*
E.H. Edmunds — *Treasurer*

Total Assets 311,646.19

***Raytheon Employees Credit Union**
Seyon Street

Incorporated January 11, 1945

J.A. Burley — *President*
Carl Dentler — *Treasurer*

Total Assets 19,774,207.64

*Member of Mass. Credit Union Share Insurance Corporation

Waltham (continued)

The Waltham Hospital Credit Union
Hope Avenue

Incorporated August 13, 1973

R.M. King — *President*
V.A. Polito — *Treasurer*

Total Assets 117,646.40

***Waltham Municipal Employees Credit Union**
175 Lexington Street

Incorporated June 29, 1949

J.A. Burke — *President*
P.B. O'Mara — *Treasurer*

Total Assets 689,007.56

WATERTOWN

***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

John Procyk — *President*
F.J. Cusick, Jr. — *Treasurer*

Total Assets 891,811.06

***Ionics Credit Union**
65 Grove Street

Incorporated November 1, 1971

E.P. Geishecker — *President*
Treasurer

Total Assets 133,560.42

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 12, 1934

J.P. Barnes — *President*
J.J. Sheehan — *Treasurer*

Total Assets 1,655,673.08

WEBSTER

***Webster Credit Union**
1 No. Main Street

Incorporated January 20, 1928

C.H. Sczepanski — *President*
J.F. Mackowiak — *Treasurer*

Total Assets 24,927,069.72

WELLESLEY

***Boston Shell Credit Union**
Shell Oil Company
55 William Street

Incorporated January 14, 1942

W.R. Dagley — *President*
C.A. Burke — *Treasurer*

Total Assets 314,180.21

WESTWOOD

***Westwood Credit Union**
68 Westfield Street

Incorporated August 11, 1949

H.P. McLaren — *President*
V.P. Moynihan — *Treasurer*

Total Assets 409,269.21

WESTFIELD

***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
1 Cycle Street

Incorporated September 13, 1956

R.W. Andrews — *President*
R.B. Huntoon — *Treasurer*

Total Assets 509,112.29

***Savage Arms Employees Credit Union**
86 Springdale Road

Incorporated August 15, 1946

W. Donnelly — *President*
G.H. Fitch — *Treasurer*

Total Assets 2,287,462.87

WEST SPRINGFIELD

***Dairy Credit Union**
79 Morgan Road

Incorporated February 13, 1939

S.J. Mikuski — *President*
M.H. Mikuski — *Treasurer*

Total Assets 22,246.55

*Member of Mass. Credit Union Share Insurance Corporation

West Springfield (continued)

***General Fibre Employees Credit Union**
Palmer Avenue

Incorporated November 6, 1944

W. Miller — *President*
F.X. Szostek — *Treasurer*

Total Assets 475,386.47

***John H. Breck Employees Credit Union**
96 Windsor Street

Incorporated March 4, 1947

A.G. McLean — *President*
E.G. Perlak — *Treasurer*

Total Assets 610,918.75

***Wemelco Credit Union**
174 Brush Hill Avenue

Incorporated September 21, 1923

H.W. Johnson — *President*
R.W. Koss — *Treasurer*

Total Assets 4,524,369.88

WICO Employees Credit Union
Wico Electric Company
42 Progress Avenue

Incorporated August 3, 1940

E.A. Benjamin — *President*
L. Engle — *Treasurer*

Total Assets 253,294.58

WEYMOUTH

***Quinwey Credit Union**
186 Main Street

Incorporated June 5, 1950

J.G. Fitzpatrick — *President*
J.W. Gunville — *Treasurer*

Total Assets 724,684.36

***Weymouth Town Employees Credit Union**
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

J.O. Stevens — *President*
Richard S. Daniels — *Treasurer*

Total Assets 1,281,970.70

WINCHENDON

***Marquette Credit Union**
15 Central Street

Incorporated September 19, 1939

P.J. Dufault — *President*
Marion Lewis — *Asst. Treasurer*

Total Assets 1,607,894.49

WOBURN

***Atlantic Gelatin Credit Union**
Hill Street

Incorporated July 13, 1950

L.T. Orsillo — *President*
A.A. King — *Treasurer*

Total Assets 973,974.89

***Overland Credit Union**
S.S. Pierce Company
10 Wildwood Street

Incorporated June 4, 1940

S.A. Neuschafer — *President*
Philip Stoner — *Treasurer*

Total Assets 206,176.39

WORCESTER

***C & K Employees Credit Union**
93 Grand Street

Incorporated January 28, 1957

L.O. Desmarais — *President* — *Treasurer*

Total Assets 176,107.26

***Central Massachusetts Telephone Workers Credit Union**
15 Chestnut Street

Incorporated November 8, 1922

W.J. McGrath — *President*
Paul W. Guiney — *Treasurer*

Total Assets 2,942,689.16

***Craftsman Credit Union**
Parker Manufacturing Company
149 Washington Street

Incorporated August 12, 1942

A.T. Battista — *President*
A.T. Battista — *Treasurer*

Total Assets 154,656.72

*Member of Mass. Credit Union Share Insurance Corporation

Worcester (continued)

***John Bath Employees Credit Union**
10 Mann Street

Incorporated March 9, 1948

N.J. Silvestris — *President*
R.S. Kemp — *Treasurer*

Total Assets 68,421.27

Jonsteel Credit Union
Johnson Steel & Wire Company, Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

Ronald Lareau — *President*
R.J. Reynolds — *Treasurer*

Total Assets 224,623.70

Moulded Plastics Credit Union
9 Plastics Street

Incorporated January 19, 1942

F.G. Bartkus — *President*
L.R. Ginga — *Treasurer*

Total Assets 11,334.47

***Norton Employees Credit Union**
Norton Company
1 New Bond Street

Incorporated October 28, 1925

F.E. Coe, Jr. — *President*
G.S. Williams, Jr. — *Treasurer*

Total Assets 1,293,736.05

St. Vincent Hospital Credit Union
25 Winthrop Street

Incorporated May 22, 1973

K. Carroll — *President*
W.W. George — *Treasurer*

Total Assets 193,221.00

***South Works Credit Union**
American Steel & Wire Company
800 Millbury Street

Incorporated April 5, 1935

V.R. Faucher — *President*
T.T. Mattus — *Treasurer*

Total Assets 2,487,849.59

WSCFF Credit Union
486 Chandler Street

Incorporated April 26, 1973

V.D. Campo — *President*
V.D. Campo — *Treasurer*

Total Assets 26,592.92

***Worcester Fire Department Credit Union**
Room 226
4 Walnut Street

Incorporated July 6, 1937

J.R. Walker — *President*
D.F. Gribbons — *Treasurer*

Total Assets 774,557.75

***Worcester Municipal Employees Credit Union**
20 Irving Street

Incorporated March 2, 1934

J.J. Simpson, Jr. — *President*
T.M. Wickman — *Treasurer*

Total Assets 3,083,052.90

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

C.T. Peterson — *President*
C.J. Zimkiewicz — *Treasurer*

Total Assets 298,896.55

***Worcester Postal Credit Union**
4 East Central Street

Incorporated December 9, 1926

J.R. Zibinskas — *President*
D.F. Kelly — *Treasurer*

Total Assets 786,449.86

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

R.H. Thibault — *President*
R.L. Lucier — *Treasurer*

Total Assets 158,350.72

*Member of Mass. Credit Union Share Insurance Corporation

ABSTRACTS OF THE ANNUAL REPORTS

OF

CREDIT UNIONS

ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,

SHOWING

PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS

AND OTHER INFORMATION

AS OF

THE CLOSE OF BUSINESS — DECEMBER 31, 1974

ASSETS	ACTON	ACUSHNET	AGAWAM	AMESBURY	ANDOVER	ASHLAND	ATHOL	ATTLEBORO		AUBURN	BEDFORD
	ALI	Acushnet Company Employees	Buxton Employees	Amesbury Franco American	Hu-House	Fenwal	Athol	Sisalkraft	Sturdy	Lodding Employees	Mitre Employees
Cash on Hand			1,100.00	25,000.00		700.00	45,500.00	1,084.11			250.00
Due from Banks (checking)	7,580.74	110,687.70	21,169.00	115,305.18	2,580.92	(2,659.93)	166,202.57	7,327.55	20,432.11	11,129.49	58,355.00
Cash Items & Money Orders				1,390.76		1,000.00					1,000.00
Central C.U. Fund, Inc.	4,809.21		65,236.41	123,050.77		7,288.07	20,617.91			96.24	8,784.74
Shares in Co-op. Banks			68,950.05				19,800.00				
Shares in Federal Savings & Loan Assoc.			2,325.35								
Deposits in Savings Banks		34,670.99	37,449.39	21,546.46	1,000.00	35,953.74	24,000.00	3,104.68	15,349 24	40,062.73	100,000.00
U.S. Gov't Obligations (Direct & Fully Gtd.)		333,174.06	5,000.00			304,115.29	508,231.60				49,048.50
Federal Agency Obligations			295,272.87	100,000.00			735,588.69				130,620.34
Other Bonds & Notes		531,119.48	265,925.40	99,359.38		599,652.83	2,796,270.63			50,000.00	1,152,128.29
Certificates of Deposit				103,453.54							400,000.00
Other Securities Authorized											
Stocks Owned		45,480.52	68,459.84			1,664.95	761,216.99				87,256.49
Real Estate Loans				922,139.87			2,406,725.93	46,370.48			
Home Improvement Loans				338,728.46							114,645.73
F.H.A. Title I Loans			74,139.55								419,987.15
Personal Loans	98,285.68	803,556.75	512,614.07	1,927,879.45	12,160.68	293,797.26	1,423,712.05	323,812.16	214,302.65	103,636.05	1,525,850.18
Bank Building (Net)				49,728.50			37,938.07				
Furniture & Fixtures (Net)	80.00		642.03	22,767.46		3,271.30	23,978.05	309.70			527.56
Leasehold Improvements				855.45							
Real Estate by Foreclosure							7,757.09				
Real Estate in Possession											
Prepaid Expenses		1,388.00	1,751.64	48.00		1,103.12	4,766.01	857.82		953.90	1,179.21
All Other Assets				5,211.84			33,387.59			1,041.69	34,221.35
Mass. C.U. Share Ins. Corp.	928.30	16,685.57	9,896.37	1.00	136.42	8,498.35	40,000.00	3,626.89	1,537.47	1,043.88	1.00
Unprocessed P.D.											
TOTAL ASSETS	111,683.93	1,876,763.07	1,429,931.97	3,856,466.12	15,878.02	1,254,384.98	9,055,693.18	386,493.39	251,621.47	207,963.98	4,083,855.54
LIABILITIES											
Shares	94,979.65	1,694,186.47	1,265,027.08	3,026,741.03	13,867.82	1,148,190.94	7,919,473.16	325,962.50	213,946.49	174,564.85	3,531,534.92
Deposits				450,089.64				998.43			
All Club Accounts			16,644.50	7,821.13			15,361.00		2,680.84		
Borrowed Money	4,500.00		20,000.00								
Borrowers Insurance			5,330.31	599.41	387.37		5,335.40				
Due Mortgagors							4,827.34				
Mortgage Tax Accounts				12,267.97			17,681.14				
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	45.30			1,098.08					4.00	22.82	
Unearned Interest			21,503.29			11,601.40			10,034.28		183,941.77
Suspense			1,144.57			17.51		17.40			945.62
Other Liabilities		800.00		2,686.57	(109.73)	473.58		820.82			10,911.56
Unearned Income										11,753.13	115,680.85
Guaranty Fund (incl. Entrance Fees)	7,526.97	124,015.77	77,361.50	163,323.01	515.84	48,292.30	557,198.51	45,925.21	5,951.12	13,050.67	138,303.45
Reserve Fund		13,762.80	250.00	163,028.25	10.00	639.95		8,340.99	15,503.49		96,832.44
Undivided Earnings	5,055.49	21,245.25	14,129.86	3,954.20	1,222.02	31,951.46	461,458.11	1,624.78	2,061.39	6,862.75	5,704.93
Net Income	(423.48)	22,752.78	8,540.86	24,856.83	(15.30)	13,217.84	74,358.52	2,803.26	1,439.86	1,709.76	
TOTAL LIABILITIES	111,683.93	1,876,763.07	1,429,931.97	3,856,466.12	15,878.02	1,254,384.98	9,055,693.18	386,493.39	251,621.47	207,963.98	4,083,855.54
Number of Members	262	2,086	889	5,094	40	732	8,212	349	431	177	2,209
Number of Depositors				202							
Number of Borrowers	142	1,005	534	1,705	17	368	1,429	267	314	66	980
Number of Real Estate Loans				133			401	12			
Dividend Rate Shares	5¼ %	5¾ %	5½ %	5½ %	6%	6%	5¾ %	7%	6%	5½ %	5¾ %
90 Day Notice				6%							
Term Share Certificates				7%							
Interest on Deposits				3%							
Other Rates											

ASSETS	BEVERLY				BILLERICA		BOSTON				
	Beverly Investment	Beverly Municipal	Northshore	Rantoul	Billerica Municipal Employees	Lowell Rendering	Allied	Alpha	American Chapels	Armour Chamberlain	Ausonian
Cash on Hand		25.00	145.86	2,000.00				20.00			
Due from Banks (checking)	3,760.30	1,448.00	13,255.88	16,198.57	6,882.40	3,967.66	1,740.33	45,565.87	(3,042.42)	14,303.93	19,006.39
Cash Items & Money Orders											
Central C.U. Fund, Inc.					10,379.51			741.80	286.00	2,000.00	
Shares in Co-op. Banks	1,000.00		7,704.00	17,558.96							
Shares in Federal Savings & Loan Assoc.						42.96				20,000.00	
Deposits in Savings Banks	30,894.61	54,203.88	43,515.60	22,518.45	4,000.00		6,001.91	48,516.56	35,000.00	25,000.00	1,035.18
U.S. Gov't Obligations (Direct & Fully Gtd.)			60,000.00	29,438.40							
Federal Agency Obligations			85,193.31		50,000.00						
Other Bonds & Notes	2,500.00	25,000.00	10,000.00					10,000.00			
Certificates of Deposit		154,570.80									
Other Securities Authorized									10,080.00		
Stocks Owned		14,579.75	27,211.34						10,180.14		
Real Estate Loans			18,068.90								
Home Improvement Loans			99,243.73	48,344.39	35,708.45			111,797.67			
F.H.A. Title I Loans											
Personal Loans	12,399.80	801,402.20	397,291.52	385,887.70	298,205.35	25,035.30	51,100.59	492,867.57	279,359.11	31,302.40	131,651.72
Bank Building (Net)											
Furniture & Fixtures (Net)	25.00	484.76	517.00		1,317.21			772.96	659.49		1,620.00
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses		1,010.00				907.14			5,538.73	320.81	
All Other Assets					150.00			1,271.50	2,242.58	1,040.81	
Mass. C.U. Share Ins. Corp.	311.65	9,667.68	5,973.65	4,650.50	535.30		561.17	6,328.51	2,462.32		1,201.00
Unprocessed P.D.											
TOTAL ASSETS	50,891.36	1,062,392.07	768,120.79	526,596.97	407,178.22	29,953.06	59,404.00	717,882.44	342,765.95	93,967.95	154,514.29
LIABILITIES											
Shares	29,544.21	970,903.33	643,691.74	470,998.73	382,161.10	20,781.02	46,355.18	659,214.35	244,572.96	69,688.24	141,668.50
Deposits	706.22										
All Club Accounts				3,161.00						2,767.00	
Borrowed Money											
Borrowers Insurance								3,704.59	1,306.57		
Due Mortgagors				16.00							
Mortgage Tax Accounts			423.78								
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	42.00	360.24	419.97		573.06				376.22		
Unearned Interest			300.00					16,511.71			
Suspense				204.30		63.54		326.00			
Other Liabilities								3,502.01			
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	12,930.38	81,059.79	92,001.25	30,400.00	7,582.00	6,563.02	10,304.51	28,680.29	61,703.29	18.819.15	2,849.28
Reserve Fund			1,100.00	10,438.00	14,319.76	429.79	1,262.94	132.11	23,000.00		6,000.00
Undivided Earnings	7,596.69	6,050.14	28,064.63	7,641.14	1,200.00	1,630.41	1,862.10	1,000.00	3,685.37	2,143.57	2,818.73
Net Income	71.86	4,018.57	2,119.42	3,737.80	1,342.30	485.28	(380.73)	4,811.38	8,121.54	549.99	1,177.78
TOTAL LIABILITIES	50,891.36	1,062,392.07	768,120.79	526,596.97	407,178.22	29,953.06	59,404.00	717,882.44	342,765.95	93,967.95	154,514.29
Number of Members	109	1,394	528	759	623	135	156	1,706	807	185	262
Number of Depositors											
Number of Borrowers	25	873	401	439	265	74	55	627	372	82	115
Number of Real Estate Loans			3								
Dividend Rate Shares	5½ %	5.1%	6¼ %	6%	5¾ %			5¾ %	6¼ %	6%	5½ %
90 Day Notice					6%						
Term Share Certificates											
Interest on Deposits	1%									1%	
Other Rates											

ASSETS	BOSTON (continued) B.C.G.	B.H.W.	Borisaver	Boston & Albany Employees	Boston & Maine Railroad	Boston Edison Employees	Boston Firefighters	Boston Globe Employees	Boston Post Office Employees	Boston Progressive	Boston University Employees
Cash on Hand	14,000.00			3,555.10	2,012.92	18,673.30	1,500.00	95,816.39	32,720.33	28,090.88	
Due from Banks (checking)	85,369.89	49,164.08	7,501.57	18,140.14	76,726.53	410,260.93	137,278.99		283797.71		70364.57
Cash Items & Money Orders					25.00				3069.63		
Central C.U. Fund, Inc.	123,979.46			18,832.92	121,827.00	3,956.99	33,025.31	24,899.13	467.28	10,150.00	678.75
Shares in Co-op. Banks	34,000.00		29,000.00	17,651.32	26,000.00		80,563.50			20,000.00	30,322.76
Shares in Federal Savings & Loan Assoc.					120,000.00		40,000		19,324.23		
Deposits in Savings Banks	228,305.54	72,990.72		25,576.50	481,747.07	315,553.25	52,590.76	11,717.72	71,400.80	120,000.00	17,127.28
U.S. Gov't Obligations (Direct & Fully Gtd.)	43,228.07		9,829.80	34,075.00	490,497.00		49,586.28		203,629.07		307,063.61
Federal Agency Obligations							298,321.67				
Other Bonds & Notes	126,318.02	10,137.50		1,270,458.65	61,470.30	1,280,301.85	153,310.24	45,000.00			699,000.00
Certificates of Deposit				6,132.07		500,000.00	525,000.00				175,000.00
Other Securities Authorized					250,000.00		226,756.73				
Stocks Owned	19,476.36	7,632.27		57,781.04	52,587.80	422,893.57	109,744.13		1,307.61	44,822.00	26,178.00
Real Estate Loans	1,141,059.07			339,624.50			3,295,697.86		4,236.08	1,124,152.12	
Home Improvement Loans	35,397.01					990,931.23	722,354.00		679,788.62		
F.H.A. Title I Loans	311,375.89									151,790.47	94,526.32
Personal Loans	1,634,218.79	745,163.90	169,120.25	980,810.26	704,005.97	4,345,812.42	3,014,289.62	2,295,489.23	2,672,622.43	663,912.38	1,452,680.11
Bank Building (Net)											
Furniture & Fixtures (Net)	1.00	4,506.08				3,976.05			14,759.99	43,072.36	8,411.18
Leasehold Improvements										55,294.55	8,474.49
Real Estate by Foreclosure									1,000.00	50,982.58	
Real Estate in Possession											
Prepaid Expenses	500.50		188.66	3,304.52		2,631.84	5,380.96		396.99		15,078.33
All Other Assets		894.78		4,285.47		17,492.78		2,040.00	13,484.12	11,826.45	30.00
Mass. C.U. Share Ins. Corp.	1.00	6,741.59	1,826.40	16,870.91	15,194.34	66,730.51	1.00	20,452.18	33,735.31		27,305.86
Unprocessed P.D.								1,553.56			
TOTAL ASSETS	3,797,230.60	897,230.92	217,466.68	2,797,149.40	2,402,093.93	8,379,214.72	8,745,401.05	2,496,968.21	4,035,740.20	2,324,093.79	2,932,241.26
LIABILITIES											
Shares	3,235,792.40	798,292.98	188,251.00	1,785,245.21	227,584.47	7,387,554.38	7,634,166.41	1,611,416.84	3,658,268.36	2,170,556.11	2,618,698.43
Deposits					1,221,523.67			483,297.58	34,525.08	11,887.16	
All Club Accounts					62,407.00		955.50			12,203.13	
Borrowed Money		38,094.71									
Borrowers Insurance		10,113.89	230.43			9,260.00		11,611.24			
Due Mortgagors		56.00									
Mortgage Tax Accounts	20,353.55						65,629.16		422.90	31,275.72	
Payroll Deductions							200,000.00	225.31			
Social Security, w/hldg. Taxes & M.U.C.C.		620.59	222.00	2,100.30	1,180.50	1,342.28	1,162.24	1,291.12	1,739.21	3,155.33	622.09
Unearned Interest	25,000.00				10,000.00		148,737.59				115,837.63
Suspense				20,427.90					1,064.88		347.28
Other Liabilities		831.43		2,062.15	5,277.14	50,096.00	80.00			360.70	4,668.23
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	252,200.00	22,064.21	18,415.62	543,793.86	192,554.93	443,822.97	465,000.00	139,100.00	223,099.07	67,796.27	128,449.49
Reserve Fund	75,000.00	8,947.29	1,500.00	214,509.16	679,742.95	27,000.00	112,843.44	95,083.98	95,388.76	23,865.27	15,716.69
Undivided Earnings	149,419.28	14,156.78	7,046.58	211,167.18		284,360.23	23,338.43	120,179.33		214.56	26,722.67
Net Income	39,465.37	4,053.04	1,801.05	17,843.64	1,823.27	175,778.86	93,568.28	34,682.81	21,231.94	2,779.54	21,178.75
TOTAL LIABILITIES	3,797,230.60	897,230.92	217,466.68	2,797,149.40	2,402,093.93	8,379,214.72	8,745,401.05	2,496,968.21	4,035,740.20	2,324,093.79	2,932,241.26
Number of Members	1,843	2,028	246	3,568	3,331	4,450	2,747	2,068	7,713	3,317	3,311
Number of Depositors										42	
Number of Borrowers	1,414	1,025	104	1,737	902	3,040	2,129	1,123	4,224	857	1,590
Number of Real Estate Loans	85			68			299		3	136	
Dividend Rate Shares	6%	6%	6%	5¼ %	8%	7%	6%	5¾ %	5¼ %	5%	5⅝ %
90 Day Notice								6¼ %			6⅛ %
Term Share Certificates											
Interest on Deposits					1%			4¾ %		1%	
Other Rates										1%	

ASSETS	BOSTON (continued) Cabot Boston	City of Boston	Colonial Employees	Consumers	Eaton	Emblem	Federal	Federation	Filene	Firefundic	Forty Associates
Cash on Hand		25,005.00				4,658.86			4.000.00		
Due from Banks (checking)	(142.08)	97,248.63	6,289.61	25,175.13	2,307.31	8,377.23	2,768.78	2,131.43	10,015.57	7,077.57	605.36
Cash Items & Money Orders											
Central C.U. Fund, Inc.				54,596.85					5,607.88		
Shares in Co-op. Banks			621.74	3,415.62		50,000.00					
Shares in Federal Savings & Loan Assoc.						35,000.00					
Deposits in Savings Banks	62,037.70		6,571.17		1,881.36	238,604.97	691.65	6,000.00	81,000.00	8,007.69	12,754.48
U.S. Gov't Obligations (Direct & Fully Gtd.)				19,124.40	1,000.00	40,000.00			72,031.00		
Federal Agency Obligations									112,624.76		
Other Bonds & Notes	202,187.86	500,000.00					28,906.25		929,871.68		
Certificates of Deposit									200,000.00	30,559.92	
Other Securities Authorized	72,076.49		45,000.00								
Stocks Owned	159,369.07	146,022.12							267,637.62		
Real Estate Loans	345,797.35	4,987,153.14							1,153,580.67		
Home Improvement Loans	39,457.87	2,615,401.98									
F.H.A. Title I Loans		376,061.82							114,422.62		
Personal Loans	558,897.11	11,442,589.32	48,570.00	305,213.93	111,476.50	159,708.74	73,706.28	143,954.46	833,388.21	87,645.23	28,777.78
Bank Building (Net)											
Furniture & Fixtures (Net)		6,349.84		5,283.00	215.00	1,490.27			1,520.14		108.45
Leasehold Improvements						772.85					
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses				1,165.03	200.00			4,728.13		20.84	
All Other Assets	1,136.23	2,150.00				50.00					73.34
Mass. C.U. Share Ins. Corp.	12,684.59	165,903.56		3,866.65	983.22	4,714.78	933.63		33,135.48	1,086.76	374.63
Unprocessed P.D.											
TOTAL ASSETS	1,453,502.19	20,363,885.41	107,052.52	417,840.61	118,063.39	543,377.70	107,006.59	156,814.02	3,818,835.63	134,398.01	42,694.04
LIABILITIES											
Shares	1,347,150.40	19,451,503.35	92,656.05	359,852.48	89,934.55	479,847.61	82,762.27	125,682.53	3,449,426.11	122,196.07	26,965.34
Deposits											
All Club Accounts											
Borrowed Money											
Borrowers Insurance		10,132.27				748.51	1,445.06				504.25
Due Mortgagors		72,093.99									
Mortgage Tax Accounts									18,004.34		
Payroll Deductions		(79,187.00)	356.74								
Social Security, w/hldg. Taxes & M.U.C.C.		15.37		232.60			28.96				50..00
Unearned Interest		241,801.63									
Suspense		188.00	227.52					20.11			3.73
Other Liabilities		8,072.37	330.00					4,214.47	1,089.19		
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	76,211.79	984,094.29	9,619.57	38,920.50	14,414.12	40,151.64	16,959.01	16,292.06	235,923.23	6,389.89	7,881.84
Reserve Fund		42,736.32	2,942.90	18,220.87	9,224.22	4.000.00	2,156.50	4,624.92	23,304.16	2,155.60	2,530.40
Undivided Earnings	13,890.38	349,256.18	495.57	15.82	2,968.07	13,131.67	2,428.15	2,884.23	55,163.19	1,131.07	5,245.96
Net Income	16,249.62	283,178.64	424.17	598.34	1,522.43	5,498.27	1,226.64	3,095.70	35,925.41	2,525.38	(487.48)
TOTAL LIABILITIES	1,453,502.19	20,363,885.41	107,052.52	417,840.61	118,063.39	543,377.70	107,006.59	156,814.02	3,818,835.63	134,398.01	42,694.04
Number of Members	746	14,662	375	661	189	613	121	1,023	2,589	200	87
Number of Depositors											
Number of Borrowers	517	9,271	127	276	162	229	60	512	1,175	117	42
Number of Real Estate Loans	29	278							75		
Dividend Rate Shares	6¼%	6%	6%		6%	5¼%	6%	5%	6%	7%	6%
90 Day Notice											
Term Share Certificates											
Interest on Deposits											
Other Rates											

ASSETS	BOSTON (continued) Freedom House	Friendship	Geneva	Gilco	Glenway	Glodel	Greyhound Employees	Hillside	Howard	Humboldt	The Industrial
Cash on Hand			8.20	600.00				200.00			1,000.00
Due from Banks (checking)	5,893.14	3,587.00	789.64	5,224.90	728.62	949.51	21,210.01	11,429.41	4,055.29	4,812.62	86,674.97
Cash Items & Money Orders											
Central C.U. Fund, Inc.		7,079.00	6,985.33				27,533.97	2,656.58	15,000.00	5,906.20	24,015.93
Shares in Co-op. Banks			4,607.48					10,387.95			
Shares in Federal Savings & Loan Assoc.					1,859.11			1,000.00		34,070.02	4,803.99
Deposits in Savings Banks	15,177.13	5,489.00		31,760.38		5,507.70	22,593.04	35,497.20			
U.S. Gov't Obligations (Direct & Fully Gtd.)			2,500.00	25,000.00			68,713.20	25,000.00			577,525.00
Federal Agency Obligations								35,000			
Other Bonds & Notes								140,025.94			1,510,419.00
Certificates of Deposit											
Other Securities Authorized											
Stocks Owned				3,256.27				27,795.50		3,638.10	483,829.27
Real Estate Loans								293,676.10			1,047,628.38
Home Improvement Loans							220,467.26	19,672.73			455,399.37
F.H.A Title I Loans											6,160.00
Personal Loans	15,843.19	132,321.00	76,243.52	39,889.40	2,481.93	114,981.00	603,572.47	532,619.84	203,742.01	24,259.00	2,286,426.60
Bank Building (Net)											
Furniture & Fixtures (Net)							2,200.00	1.00			
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses							660.23	779.00			2,773.00
All Other Assets				329.00			1,483.56		260.60		
Mass. C.U. Share Ins. Corp.		830.00	821.90					8,417.20	1.00	438.31	8,471.35
Unprocessed P.D.											
TOTAL ASSETS	36,913.46	149,306.00	91,956.07	106,059.95	5,069.66	121,438.21	968,433.74	1,144,158.45	223,058.90	73,124.25	6,495,126.86
LIABILITIES											
Shares	30,785.68	134,831.00	77,825.26	71,329.03	3,128.88	97,582.00	901,249.54	939,825.33	190,356.22	38,501.38	5,785,517.73
Deposits											
All Club Accounts				14,536.25			5,419.00				
Borrowed Money							942.43				
Borrowers Insurance								8,243.21		454.94	
Due Mortgagors											
Mortgage Tax Accounts								4,977.58			18,777.86
Payroll Deductions							1,931.00				
Social Security, w/hldg. Taxes & M.U.C.C.			99.00				414.66	371.66		334.02	1,544.57
Unearned Interest							5,090.04	24,835.86			154,435.00
Suspense							504.25	55.00			
Other Liabilities			944.41					48.00			
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	1,587.28	11,821.00	12,390.73	17,548.91	1,836.89	11,551.00	36,482.75	131,884.34	25,539.23	22,470.20	365,000.00
Reserve Fund	4,282.86		554.43	541.62	8.11	1,800.00	3,310.00	9,190.96	1,230.58	6,000.00	80,000.00
Undivided Earnings	249.64	1,915.00	439.99	2,782.26	74.63	7,979.97	6,388.62	14,921.14	5,932.87	5,017.50	27,919.57
Net Income	8.00	739.00	(297.75)	(678.12)	21.15	2,525.24	6,701.45	9,805.37		346.21	61,932.13
TOTAL LIABILITIES	36,913.46	149,306.00	91,956.07	106,059.95	5,069.66	121,438.21	968,433.74	1,144,158.45	223,058.90	73,124.25	6,495,126.86
Number of Members	241	215	200	470	50	217	818	1,098	378	117	4,417
Number of Depositors											
Number of Borrowers	33	83	85	94	15	129	539	457	173	39	2,082
Number of Real Estate Loans								21			73
Dividend Rate Shares	4%	5¾%	5¾%	5¾%		6%	6%	6%	6%	5%	6¼%
90 Day Notice											
Term Share Certificates				1%							
Interest on Deposits											
Other Rates											

ASSETS	BOSTON (Continued) I-O-S-O-I	Jamaica Plain	Latvian	Lord Beaconsfield	Maccabee	Marrillac	The Mascot	Meca	Memorial	Moreland	MBTA
Cash on Hand			25.00	1,000.00		50.00					
Due from Banks (checking)	1,428.64	7,374.49	4,679.02	9,262.45	1,006.20	8,322.78	5,246.26	2,445.13	4,214.38	11,343.81	392,843.57
Cash Items & Money Orders											
Central C.U. Fund, Inc.		11,775.68		55.80	239.48						1,592.02
Shares in Co-op. Banks											
Shares in Federal Savings	2,000.00		20,638.65		4,038.66			4,200.00		40,000.00	
& Loan Assoc.	122.07		1,501.20	145.92			20,000.00				
Deposits in Savings Banks	3,064.97	601.93	30,252.16			40,626.12	30,000.00			16,606.37	
U.S. Gov't Obligations											
(Direct & Fully Gtd.)			30,000.00								598,453.13
Federal Agency Obligations											
Other Bonds & Notes				61,000.00			1,000.00	37,000.00			449,375.00
Certificates of Deposit							40,000.00			10,000.00	200,000.00
Other Securities Authorized			40,000.00								1,085,148.24
Stocks Owned											14,306.25
Real Estate Loans			152,800.65	333,146.95			9,050.00	3,965.17			4,962,575.47
Home Improvement Loans		14,191.78		269,679.70				9,445.88		107,635.96	
F.H.A. Title I Loans											
Personal Loans	29,964.31	238,352.32	46,514.14	501,248.34	3,389.80	186,630.59	87,574.43	3,445.34	64,222.81	848,569.69	12,716,136.24
Bank Building (Net)											
Furniture & Fixtures (Net)				5,103.25	172.60						8,349.20
Leasehold Improvements				8,557.04							
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses			480.00	1,600.00				18.32	147.33		
All Other Assets				16,845.57						1,464.40	365.62
Mass. C.U. Share Ins. Corp.	690.11	1,916.35	3,173.35	11,818.91	71.90	1,804.75		293.14	1.00	10,412.33	1.00
Unprocessed P.D.											
TOTAL ASSETS	37,270.10	274,212.55	330,064.17	1,219,463.93	8,918.64	237,434.24	192,870.69	60,812.98	68,585.52	1,046,032.56	20,429,145.74
LIABILITIES											
Shares	33,619.92	232,301.60	9,043.35	1,088,818.92	4,231.12	179,263.72	164,383.41	57,432.89	55,265.80	940,270.46	17,527,327.45
Deposits			295,304.27								
All Club Accounts											
Borrowed Money	529.39			60,000.00						40,500.00	
Borrowers Insurance				5,315.05							
Due Mortgagors											
Mortgage Tax Accounts			2,174.98	14,052.74			531.04				85,572.32
Payroll Deductions											
Social Security, w/hldg. Taxes											
& M.U.C.C.				399.88						83.46	1,102.70
Unearned Interest				605.20				234.49			
Suspense				7,340.99						208.00	152.90
Other Liabilities				158.00			482.41	775.11			1,286.00
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	1,048.09	20,118.75	13,922.67	26,520.05	1,202.50	14,517.78	19,300.40	161.90	12,890.69	47,846.71	1,316,318.22
Reserve Fund		6,963.48	5,483.78		666.55	1,796.66	3,335.32	234.49	372.42	3,620.40	1,210,101.95
Undivided Earnings	1,878.87	10,082.70	2,026.88	8,857.50	2,193.70	38,687.99	2,487.88	234.49	671.88	8,833.22	80,522.96
Net Income	193.83	4,746.02	2,108.24	7,396.00	624.77	3,168.09	2,350.23	1,739.61	(615.27)	4,670.31	206,761.24
TOTAL LIABILITIES	37,270.10	274,212.55	330,064.17	1,219,463.93	8,918.64	237,434.24	192,870.69	60,812.98	68,585.52	1,046,032.56	20,429,145.74
Number of Members	146	465	361	1,160	114	296	298	96	211	534	7,673
Number of Depositors											
Number of Borrowers	33	410	55	549	8	180	81	9	81	313	6,601
Number of Real Estate Loans			19	24			3				336
Dividend Rate Shares	4%	6%	6%	6%		5¾%		5½%	5%	5¾%	6½%
90 Day Notice											
Term Share Certificates											
Interest on Deposits			5¼%								
Other Rates											

ASSETS	BOSTON (continued) M.T.A.	Navy Building	NEMCH	Noddle Island	One Twenty	Pipefitters Union Local 537	Plan	Pressers Union Local 12 ILGWU	Redberry	Rex	Roxbury Independent
Cash on Hand	500.00	750.00		44,347.00			1,500.00		100.00		
Due from Banks (checking)	339,979.88	297.54	26,680.19	6,406.91	2,233.74	2,626.12	93,598.19	1,955.06	23,135.25	15,574.95	2,384.04
Cash Items & Money Orders		865.02		1,000.00							
Central C.U. Fund, Inc.	846.53		72,909.24	19,157.24			1,122.10			13,475.07	
Shares in Co-op. Banks	3,806.62			45,200.00	4,276.26					55,000.00	
Shares in Federal Savings & Loan Assoc.				19,746.00			22,085.28				
Deposits in Savings Banks	48,941.32	625.10	30,632.70	44,773.74	1,919.00	25,096.93	90,679.72		12,416.79		258.02
U.S. Gov't Obligations (Direct & Fully Gtd.)	100,000.00			94,682.89				3,768.53		31,466.10	
Federal Agency Obligations							93,396.09				
Other Bonds & Notes		10,000.00		197,000.00			174,003.45			58,585.39	
Certificates of Deposit			300,000.00	100,000.00							
Other Securities Authorized				286,654.44							
Stocks Owned				701.81	1,950.00		93,367.50		9,950.00	6,447.10	
Real Estate Loans	1,822,400.59	2,243.16		6,691,089.39	2,678.99						12,475.00
Home Improvement Loans		67,790.70	114,600.94	986,163.06					44,329.60		
F.H.A. Title I Loans				46,582.09							
Personal Loans	6,270,153.05	185,107.05	728,188.77	2,393,586.39	70,644.61	31,889.77	644,708.05	35,900.00	193,244.66	120,354.93	24,739.87
Bank Building (Net)				58,831.11							
Furniture & Fixtures (Net)	10,838.95			19,757.69	20.00			394.90	1,311.84	1.00	50.96
Leasehold Improvements									834.15		
Real Estate by Foreclosure											
Real Estate in Possession				3,328.33							
Prepaid Expenses	23,994.12	597.50	3,542.20	5,961.27	241.76				673.45		102.00
All Other Assets	8,445.90	110.00		7,019.17		488.42					90.64
Mass. C.U. Share Ins. Corp.	81,590.39	3,560.22	12,260.70	93,685.95	807.71		12,135.97		1,739.20	2,115.34	
Unprocessed P.D.											
TOTAL ASSETS	8,711,497.35	271,946.29	1,288,814.74	11,165,674.48	84,772.07	60,101.24	1,226,596.35	42,018.49	287,734.94	303,019.88	40,100.53
LIABILITIES											
Shares	8,244,569.90	246,877.80	1,181,679.83	8,130,787.05	69,393.07	58,208.71	1,075,899.91	32,718.81	258,156.69	196,802.75	25,733.76
Deposits				1,765,809.25							
All Club Accounts		462.00		4,742.00						3,409.00	
Borrowed Money				200,000.00							
Borrowers Insurance	458.00										181.00
Due Mortgagors	4,000.00			30,637.74							
Mortgage Tax Accounts	10,411.84	99.65		119,414.09	96.37						321.14
Payroll Deductions	7,435.39			135.12							
Social Security, w/hldg. Taxes & M.U.C.C.		84.40		4,181.20	24.57					274.53	
				177,477.92							
Unearned Interest		4,710.35		450.06			154.87				
Suspense				115.00			56.00		31.76	4.00	
Other Liabilities											
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	222,690.88	18,704.31	27,035.07	378,425.57	13,927.28	514.00	93,015.50	7,709.83	14,143.40	70,841.07	13,000.00
Reserve Fund	98,272.23	203.50	56,757.20			450.00	40,514.17	409.45	1,134.28	18,500.00	843.34
Undivided Earnings	60,387.49			239,487.73	549,77	407.95	1,453.72	1,121.67	11,448.70	11,318.46	28.46
Net Income	63,271.62	804.28	23,342.64	114,011.75	781.01	520.58	15,502.18	58.73	2,820.11	1,870.07	(7.17)
TOTAL LIABILITIES	8,711,497.35	271,946.29	1,288,814.74	11,165,674.48	84,772.07	60,101.24	1,226,596.35	42,018.49	287,734.94	303,019.88	40,100.53
Number of Members	17,291	825	1,478	8,171	419	298	1,665	177	459	474	131
Number of Depositors											
Number of Borrowers	5,420	267	795	3,035	68	82	985	70	147	182	36
Number of Real Estate Loans	84	1		510	1						3
Dividend Rate Shares	6%	5¼ %	6%	5¾ %		5½ %	5¾ %	5%	5½ %	5½ %	3%
90 Day Notice				6¼ %							
Term Share Certificates				6¾ %							
Interest on Deposits		5%									
Other Rates				7½ %							

ASSETS	BOSTON (continued) Security Employees	Social Service	State Employees	Telephone Worker's	Trib	Turnpike	United Employees	Washington	Zaslav Volin	BRAINTREE Braintree Municipal Employees	BRIDGE-WATER Bridgewater
Cash on Hand	10.00	10,000.00	1,915.68	26,037.51			10,000.00				20,000.00
Due from Banks (checking)	7,732.81	134,015.25	277,640.65	248,457.63	3,615.37	1,090.64	20,633.68	7,834.30	13,479.53	16,788.01	146,962.28
Cash Items & Money Orders						9.93					
Central C.U. Fund, Inc.	155.01	41,540.00	304,522.90				5,151.13				257,556.25
Shares in Co-op. Banks		10,000.00	30,000.00				420,000.00		32,488.23		100,000.00
Shares in Federal Savings & Loan Assoc.			15,000.00								
Deposits in Savings Banks	21,478.87	57,000.00	180,000.00		10,449.75	20,589.75	170,000.00	32,001.29	10,646.86	6,255.88	
U.S. Gov't Obligations (Direct & Fully Gtd.)		105,475	199,312.50	200,000.00			74,887.50			10,000.00	1,084,458.73
Federal Agency Obligations				1,935,621.94			1,199,718.75				
Other Bonds & Notes	19,900.00	110,000.00		2,810,124.24			1,043,383.10				
Certificates of Deposit		100,000.00	340,000.00					17,433,24			100,000.00
Other Securities Authorized											200,000.
Stocks Owned		105,985.07					158,775.00				
Real Estate Loans		1,827,032.98					2,541,149.41				2,371,320.01
Home Improvement Loans		481,925.38		2,194,243.62	17,243.89		219,961.66			43,909.20	594,389.16
F.H.A. Title I Loans											4,623.95
Personal Loans	483,686.94	1,455,197.65	2,308,410.27	15,504,661.55	144,695,22	128,392.50	1,501,612.51	202,090.77	10,276.00	167,830.24	2,246,766.79
Bank Building (Net)		75,111.08									119,750.00
Furniture & Fixtures (Net)		9,988.93	2,094.28	26,672.14			5,000.00	555.73			57,786.05
Leasehold Improvements		30,627.00								2,580.83	
Real Estate by Foreclosure											29,291.49
Real Estate in Possession											
Prepaid Expenses			3,133.53	6,243.60							14,792.98
All Other Assets	5.00	4,222.99	1,088.00	8,043.32	150.00						6,367.00
Mass. C.U. Share Ins. Corp.		38,741.90	29,848.06	193,605.29	1,392.33	496.48		1,970.78	648.83	2,192.74	65,030.78
Unprocessed P.D.											
TOTAL ASSETS	532,968.63	4,596,863.23	3,692,965.87	23,153,710.84	177,546.56	150,579.30	7,370,272.74	261,886.11	67,539.45	249,556.90	7,419,095.47
LIABILITIES											
Shares	495,527.80	3,936,655.44	3,202,086.54	20,176,989.27	151,628.34	136,099.68	5,663,922.08	217,605.55	52,922.78	234,337.65	6,648,861.60
Deposits		254.22									
All Club Accounts											19,267.00
Borrowed Money											
Borrowers Insurance											1,756.70
Due Mortgagors											57,877.85
Mortgage Tax Accounts		45,196.08					64,498.92				26,081.86
Payroll Deductions				33,991.65			101,417.28				
Social Security, w/hldg. Taxes & M.U.C.C.	512.04	1,190.60	1,365.00		38.92		651.42	60.83	30.00		
Unearned Interest						5,000.00				8,439.61	261,722.17
Suspense				290.76			4,436.06				1,106.62
Other Liabilities		8,612.98	3,499.98	56,793.79	318.00		1,613.79	257.00			6,400.00
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	5,991.31	365,400.00	292,046.38	1,658,548.83	21,921.42	1,158.40	945,023.75	26,635.11	12,880.11	3,918.59	260,600.00
Reserve Fund	2,665.00	176,597.06	25,514.37	6,650.76	1,481.03	1,819.58	260,000.00	1,490.15	1,563.38		50,000.00
Undivided Earnings	9,934.12	20,114.94	108,678.41	952,367.93		1,819.58	290,465.28	12,500.88		1,664.28	20,902.17
Net Income	18,338.36	42,841.91	28,275.19	268,077.85	2,158.85	4,682.06	38,244.16	3,336.59	143.18	1,196.77	64,519.50
TOTAL LIABILITIES	532,968.63	4,596,863.23	3,692,965.87	23,153,710.84	177,546.56	150,579.30	7,370,272.74	261,886.11	67,539.45	249,556.90	7,419,095.47
Number of Members	1,251	3,826	7,932	19,733	508	500	4,625	270	143	339	5,540
Number of Depositors											
Number of Borrowers	569	1,344	2,579	9,879	150	174	1,425	140	57	156	2,131
Number of Real Estate Loans		188									190
Dividend Rate Shares	5%	5½%	5½%	6¼%	5½%	5½%	5½%	7½%		6%	5½%
90 Day Notice										6½%	6%
Term Share Certificates											½%
Interest on Deposits											
Other Rates											½%

ASSETS	BROCKTON										BROOKLINE
	Barbourwelt	Brockton	Brockton Brotherhood	Brockton Firefighters Municipal Employees	Brockton Postal Employees	Brockton Taunton Gas Employees	Campello	Crescent	Edico	Lafayette	Blue Hill
Cash on Hand		10,000.00	13,000.00	660.00	5,800.00		5,551.86	2,000.00		2,200.00	55,531.28
Due from Banks (checking)	1,476.57	116,604.54	453,390.95	91,984.24	38,240.11	25,909.84	929.34	381,461.20	14,675.07	12,409.80	498,394.67
Cash Items & Money Orders		11,669.34					100.00			100.00	
Central C.U. Fund, Inc.	267.98	13,054.00	1,181.06	188,754.91	67,847.92	1,400.89	10,948.91	72,126.55	267.22	17,286.08	9,698.69
Shares in Co-op. Banks	10,000.00							52,000.00		120,000.00	
Shares in Federal Savings & Loan Assoc.	606.49							52,155.85	15,000.00		
Deposits in Savings Banks	10,242.35			2,810.15	33,108.48	6,721.59	24,943.58	201,659.04	33,035.81	1,030.94	
U.S. Gov't Obligations (Direct & Fully Gtd.)			250,000.00	1,000.00	133,554.80		20,000.00	1,296,438.26	264,456.10	54,951.63	553,072.75
Federal Agency Obligations		2,352,553.38									2,101,113.92
Other Bonds & Notes		3,957,507.78	398,215.00	492.61	59,500.00	30,000.00		458,219.51		297,315.63	5,810,078.67
Certificates of Deposit		3,250,000.00		200,000.00		132,000.00		1,400,000.00			2,254,000.00
Other Securities Authorized							173,867.85				
Stocks Owned			30,495.95					9,561.38	20,697.64		911,657.89
Real Estate Loans		20,572,569.35	4,910,353.22				66,594.68	21,913,714.61	195,161.46	382,933.11	23,026,346.59
Home Improvement Loans		937,484.99	345,420.18	696,656.01	58,832.28		125,175.09	324,838.31			
F.H.A. Title I Loans	16,054.40	27,759.54	124,377.08		987.18			192,185.77			160,833.75
Personal Loans		5,688,477.26	2,063,762.43	3,004,802.55	681,450.77	111,643.50	939,282.15	3,087,506.56	394,479.74	1,299,824.03	3,544,942.23
Bank Building (Net)		186,379.04	14,710.24					151,633.37			268,487.49
Furniture & Fixtures (Net)		41,361.70	10,959.51	5,717.23	1,000.00		12,924.00	24,631.71		1,200.00	42,405.72
Leasehold Improvements				5,683.71							
Real Estate by Foreclosure											
Real Estate in Possession											24,921.27*
Prepaid Expenses		89,569.90	196.62	43,798.45		2,509.33		4,224.17		302.27	
All Other Assets		5,967.02	2,008.88	11,679.86	765.00						59,616.72
Mass. C.U. Share Ins. Corp.	764.20	337,901.91	76,233.00	1.00	2,284.38	1,725.78	2,550.00	267,181.44	8,631.39	16,249.08	
Unprocessed P.D.											
TOTAL ASSETS	39,411.99	37,598,859.75	8,694,304.12	4,254,040.72	1,083,370.92	311,910.93	1,382,867.42	29,891,537.73	946,404.23	2,205,802.57	39,319,099.64
LIABILITIES											
Shares	31,353.62	33,665,833.44	7,682,216.39	3,940,219.06	989,918.80	265,223.85	1,288,300.09	26,916,911.12	845,609.38	1,878,635.93	36,711,010.74
Deposits							337.85				
All Club Accounts		23,085.50	29,535.89				2,702.00	64,279.75		12,283.00	
Borrowed Money							10,000.00				
Borrowers Insurance	38.01		1,626.33				1,227.90		505.21		
Due Mortgagors		96,000.00						86,818.76			913.06
Mortgage Tax Accounts		222,422.78	170,933.48				1,732.85	754,564.86	4,274.63	13,842.17	327,676.79
Payroll Deductions									311.00		
Social Security, w/hldg. Taxes & M.U.C.C.	49.95	882.79	1,133.82	937.65	456.96		646.74	2,719.35		441.96	2,719.60
Unearned Interest				76,188.11	5,000.00						
Suspense		271.31					210.38	3,324.34			6,752.08
Other Liabilities		127,969.46	6,517.97	60.45	32.00		528.00	18,678.69		84.00	1,845.51
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	7,097.81	1,596,779.91	401,298.42	66,103.70	38,139.47	21,725.54	66,484.33	972,912.84	60,469.56	95,700.00	963,309.68
Reserve Fund	490.94	100,000.00	43,234.62	58,409.33	22,232.57	18,460.08	1,548.93	118,513.25	15,202.22	18,119.00	
Undivided Earnings	66.43	1,350,839.41	268,239.75	67,442.58	19,000.00	2,000.00	1,236.90	621,711.77	10,950.63	172,137.01	926,605.43
Net Income	315.23	414,775.15	89,567.45	44,679.84	8,591.12	4,501.46	7,911.45	331,103.00	9,081.60	14,559.50	378,266.75
TOTAL LIABILITIES	39,411.99	37,598,859.75	8,694,304.12	4,254,040.72	1,083,370.92	311,910.93	1,382,867.42	29,891,537.73	946,404.23	2,205,802.57	39,319,099.64
Number of Members	98	15,800	5,195	3,476	756	420	1,929	12,870	350	2,341	11,168
Number of Depositors											
Number of Borrowers	56	5,500	1,875	1,653	524	195	1,210	3,824	209	1,280	2,017
Number of Real Estate Loans		1,341	362				10	1,402	26	48	1,192
Dividend Rate Shares	5¼ %	6%	6%	6¼ %	6%	6%	6%	6%	6%	6%	6%
90 Day Notice		6½ %	6½ %					6½ %			
Term Share Certificates											
Interest on Deposits							1%	4%		1%	
Other Rates		5%									

ASSETS	BROOKLINE (Continued) Brookline Municipal	Liberty	Welcome	CAMBRIDGE Bay State	Cambridge Portuguese	Cambridge Utilities Employees	CTC	Darex	Elm	Harvard University Employees	Sancta Maria
Cash on Hand	10,000.00			571.82						4,150.00	
Due from Banks (checking)	136,571.56	4,610.16	16,253.68	17,819.64	200,626.51	29,873.47	6,953.36	2,591.48	2,814.09	98,569.48	3,773.00
Cash Items & Money Orders						10,492.59					
Central C.U. Fund, Inc.	15,462.95				764.63	12,914.20	538.03	1,553.26		4,590.90	169.00
Shares in Co-op. Banks	29,127.04	2,000.00	2,149.88	2,000.00				16,000.00		7,517.42	12,753.00
Shares in Federal Savings & Loan Assoc.	13,135.19	20,250.00	20,669.61	3,642.74			3,750.00				
Deposits in Savings Banks	20,346.14	40,641.82		1,000.00	1,214.62	10,722.99	6,320.67	34,722.47	34,999.91	45,406.81	
U.S. Gov't Obligations (Direct & Fully Gtd.)	223,862.70		500.00		159,221.56			15,000.00		900,949.46	
Federal Agency Obligations											
Other Bonds & Notes			5,000.00		67,233.75	5,000.00	23,309.60	20,081.22		1,574,081.00	
Certificates of Deposit			5,000.00							243,910.96	
Other Securities Authorized											
Stocks Owned	4,276.00				51,628.44	15,286.38	6,514.50	58,199.17			
Real Estate Loans	2,245,991.02	9,456.80		290,197.33	4,018,877.52		12,057.89		3,919.42	2,709,412.38	
Home Improvement Loans	146,322.84				274,930.18					87,869.36	
F.H.A. Title I Loans							16,826.09			981,369.83	
Personal Loans	1,129,002.91	52,471.65	273,401.88	396,752.15	841,712.16	292,250.00	124,071.33	1,359,669.90	48,278.03	3,592,733.19	40,458.00
Bank Building (Net)	51,206.90				282,715.14						
Furniture & Fixtures (Net)	25,819.88		407.23	2,450.00	39,404.59					3,224.19	
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	394.52								233.73	5,186.97	
All Other Assets	328.67		50.00	50.00	11,323.02	30,483.00		405.00	23.00	15,706.19	
Mass. C.U. Share Ins. Corp.	6,000.00		2,607.01	6,012.57	50,516.46	1.00	2,664.30	13,666.96	63.66	11,123.48	
Unprocessed P.D.											
TOTAL ASSETS	4,057,848.32	129,430.43	326,039.29	720,496.25	6,000,168.58	407,023.63	203,005.77	1,521,889.46	90,331.84	10,285,801.62	57,153.00
LIABILITIES											
Shares	3,572,183.01	94,337.54	271,988.37	634,250.20	4,457,930.47	333,326.85	182,696.73	1,347,245.75	72,133.14	9,295,825.12	52,452.00
Deposits					1,083,233.70						
All Club Accounts					6,379.00						
Borrowed Money								15,000.00			
Borrowers Insurance					7,901.08			2,917.53	49.53		399.00
Due Mortgagors											
Mortgage Tax Accounts	38,633.59	379.51		3,957.09	61,338.14		577.60		202.12	47,694.93	
Payroll Deductions	23,044.40									400,088.00	
Social Security, w/hldg. Taxes & M.U.C.C.	1,151.86	74.04	54.00		1,592.37	202.08	13.17	429.89	93.60		
Unearned Interest						30,483.00	3,715.89			16,363.03	1,314.00
Suspense										10,511.81	
Other Liabilities	3,614.11	10.00			127.04	97.18	421.00		800.00	(1,975.13)	20.00
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	263,192.65	32,475.64	11,368.89	80,610.49	226,288.69	33,547.82	12,062.02	125,500.00	15,013.74	331,425.93	527.00
Reserve Fund	42,744.93	12.43	18,496.65	234.61	3,851.08		815.81	15,478.95	484.21	4,620.92	657.00
Undivided Earnings	82,564.72	1,033.63	22,288.58	403.85	93,427.11	6,096.56	1,078.45	250.00	646.94	67,339.51	657.00
Net Income	30,719.05	1,107.64	1,842.80	1,040.01	58,099.90	3,270.14	1,625.10	15,067.34	908.56	113,907.50	1,127.00
TOTAL LIABILITIES	4,057,848.32	129,430.43	326,039.29	720,496.25	6,000,168.58	407,023.63	203,005.77	1,521,889.46	90,331.84	10,285,801.62	57,153.00
Number of Members	2,852	290	355	690	3,141	652	295	1,710	104	8,041	136
Number of Depositors											
Number of Borrowers	1,342	72	217	276	1,025	332	128	1,264	61	3,779	56
Number of Real Estate Loans	227	3		29	286		3			185	
Dividend Rate Shares	5¼ %	5%	6¼ %	5½ %	5¾ %	5¼ %	5½ %	6¼ %	4½ %	5¾ %	5¼ %
90 Day Notice					6¼ %						
Term Share Certificates											
Interest on Deposits											
Other Rates					4¾ %						

ASSETS	CAMBRIDGE (continued) Woven Hose Employees	CANTON 555	Plymouth Rubber	CHARLTON Charlton	CHELSEA American Judaean	Atlantic	Benjamin Franklin Independent	Carmel	Congress	Continental	Metropolitan
Cash on Hand				7,000.00	10.00			26,550.00		40.00	
Due from Banks (checking)	5,470.60	59,312.86	24,383.21	12,108.15	13,979.15	7,573.18	265.67	101,043.71	2,696.65	9,415.44	224,878.70
Cash Items & Money Orders								10,000.00			
Central C.U. Fund, Inc.		6,057.72		64.63			2,580.49				1,320.07
Shares in Co-op. Banks		95,000.00	15,000.00	45.65	27,373.08			500.00			
Shares in Federal Savings & Loan Assoc.	10,000.00										
Deposits in Savings Banks	32,377.40		27,817.50	16.53	2,179.72	6,958.08	22,016.98	810.00	5,212.07	23,583.54	52,000.00
U.S. Gov't Obligations (Direct & Fully Gtd.)		47,975.00			2,000.00		147,264.25	240,463.40			2,000.00
Federal Agency Obligations											170,037.50
Other Bonds & Notes		206,219.50						34,043.75			171,090.00
Certificates of Deposit			30,000.00					1,500,000.00			775,000.00
Other Securities Authorized				90,000.00							
Stocks Owned	4,907.25						15,501.71				
Real Estate Loans				85,762.71	94,156.30		176,596.86	1,804,036.50			2,144,186.32
Home Improvement Loans		25,325.11		65,332.04				123,500.79			1,349,024.36
F.H.A. Title I Loans											
Personal Loans	87,253.32	310,764.49	113,412.90	196,231.50	205,716.18	132,317.31	676,441.05	1,534,813.21	8,088.00	155,919.28	6,751,069.21
Bank Building (Net)								68,107.70			32,117.12
Furniture & Fixtures (Net)	58.88			2,624.10	146.19	269.88		18,872.61		481.28	69,257.39
Leasehold Improvements								1,682.90		1,833.56	
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses				161.27		438.44	2,032.50	6,681.92			23,852.56
All Other Assets			6,745.57		700.00	5.86	125.00			93.00	6,647.75
Mass. C.U. Share Ins. Corp.	1,324.80		2,351.62	4,539.91	3,458.27	1,256.38	9,649.56	61,759.48	163.31	1,473.42	57,006.35
Unprocessed P.D.											
TOTAL ASSETS	141,392.25	750,654.68	219,710.80	463,886.49	349,718.89	148,819.13	1,052,474.07	5,532,865.97	16,160.03	192,839.52	11,829,487.33
LIABILITIES											
Shares	121,764.46	690,559.57	182,025.57	428,782.07	318,157.03	124,019.10	830,350.75	4,473,233.91	10,919.25	147,267.07	10,729,281.37
Deposits											
All Club Accounts				2,132.00		760.00		26,612.00		3,640.00	63,742.11
Borrowed Money											
Borrowers Insurance	1,500.41		824.69		173.20			111.98			
Due Mortgagors											
Mortgage Tax Accounts				995.38	2,931.37		2,848.26	40,126.07			36,232.81
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	128.15		813.00		172.00	44.67	338.39	3,403.24	4.10	90.84	496.27
Unearned Interest							17,988.49	604.61			17,378.05
Suspense	193.74		100.00			19.88		2,328.83			
Other Liabilities	729.69		603.71	46.95						7.41	5,278.00
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	17,497.96	20,732.86	24,119.95	21,700.00	11,435.85	19,101.61	64,257.85	494,800.00	5,021.74	32,024.38	413,000.00
Reserve Fund	87.40	17,018.14	7,461.58	4,319.77	12,993.94	110.35	100,000.00	130,453.59		5,921.51	200,000.00
Undivided Earnings	480.36	17,188.76	2,841.96	1,818.94	117.14	4,792.48	26,073.28	311,785.78	225.65	2,844.64	266,336.97
Net Income	(989.92)	5,155.35	920.34	4,091.38	3,738.36	(28.96)	10,617.05	49,405.96	(10.71)	1,043.67	97,741.75
TOTAL LIABILITIES	141,392.25	750,654.68	219,710.80	463,886.49	349,718.89	148,819.13	1,052,474.07	5,532,865.97	16,160.03	192,839.52	11,829,487.33
Number of Members	307	606	497	931	500	334	1,500	5,662	45	363	14,329
Number of Depositors											
Number of Borrowers	170	307	257	178	250	17	702	1,975	17	193	5,695
Number of Real Estate Loans				12	14		10	146			150
Dividend Rate Shares	3%	6¼%	5½%	6%	6%	6%	6%	5½%	5%	5%	6%
90 Day Notice											6½%
Term Share Certificates											7½%
Interest on Deposits											
Other Rates										1%	6%

ASSETS	CHELSEA (continued)			CHELMSFORD	CHICOPEE						
	Ponedeler	Walnut	Winnisimmet	Chelms	Aldenville	Chicopee Municipal Employees	Chicopee Teachers	Polish National	Spalding Employees	Texco	Westover
Cash on Hand	100.00	2,986.28	5.00		60,040.00	18,717.13		50,000.00	1,625.50		125.00
Due from Banks (checking)	9,640.25		4,612.21	38.17	50,846.78	38,727.58	22,222.20	261,218.60	2,875.70	4,263.55	157,783.60
Cash Items & Money Orders	1,000.00					(3,496.12)				250.00	2,133.89
Central C.U. Fund, Inc.	5,151.13				68,136.94	75,880.81	1,858.95	18,641.29	51,511.25	859.31	388.97
Shares in Co-op. Banks											
Shares in Federal Savings & Loan Assoc.			5,000.00		15,000.00					11,385.07	1,000.00
Deposits in Savings Banks			159.90	17,793.00	160,000.00	65,565.42	48,191.79	3,085.50	699.79	35,639.04	
U.S. Gov't Obligations (Direct & Fully Gtd.)	30,000.00		23,342.40				40,000.00	39,750.00			
Federal Agency Obligations			55,124.38					1,387,042.09			
Other Bonds & Notes					130,000.00			977,720.36	333,935.82		
Certificates of Deposit						200,000.00		800,000.00		2,000.00	
Other Securities Authorized											
Stocks Owned					37,178.02				100,182.17		
Real Estate Loans	53,214.56		72,152.78		3,809,484.33			6,134,112.08	72,011.00		2,665,521.87
Home Improvement Loans					808,592.19	329,554.00	111,308.78	21,545.70			977,560.58
F.H.A Title I Loans									61,373.10		
Personal Loans	541,047.99	21,705.23	306,214.00	798.50	3,089,278.92	1,212,867.00	327,720.24	195,933.31	408,858.60	41,564.32	5,388,370.83
Bank Building (Net)					143,763.07			142,375.09			30,124.48
Furniture & Fixtures (Net)	1,378.95	22.55			74,583.32	1.00	2,893.00	38,096.10	6,721.19		248,428.68
Leasehold Improvements	1,182.28										
Real Estate by Foreclosure											64,822.96
Real Estate in Possession											100,812.81
Prepaid Expenses	2,368.00			37.50	25,783.27		2,885.87		2,097.58		8,345.98
All Other Assets	289.40	107.90				417.25		40,177.59			
Mass. C.U. Share Ins. Corp.	5,596.50		3,865.22		24,000.00	1.00	4,574.43	94,633.56	7,103.92	920.44	90,925.96
Unprocessed P.D.											
TOTAL ASSETS	650,969.06	24,821.96	470,475.89	18,667.17	8,496,686.84	1,938,235.07	561,655.26	10,204,331.27	1,048,995.62	96,881.73	9,736,345.61
LIABILITIES											
Shares	588,837.00	17,235.39	381,387.95	18,573.00	7,853,687.07	1,778,192.90	523,223.27	9,393,538.14	930,623.41	79,553.85	4,942,411.89
Deposits											1,997,254.74
All Club Accounts	990.00				30,713.99	6,609.00		11,633.50			
Borrowed Money											2,100,000.00
Borrowers Insurance		140.90			100,000.00		2,020.44			123.29	
Due Mortgagors					4,899.06						104,794.27
Mortgage Tax Accounts	40.58		2,828.57		33,166.77			40,764.36	2,363.11		26,644.70
Payroll Deductions		13.42									
Social Security, w/hldg. Taxes & M.U.C.C.	365.53		326.48		2,049.93	613.54	299.73	1,015.24	301.74		
Unearned Interest					15,000.00	60,000.00	17,768.24	2,090.18	872.44		
Suspense	43.99				6,329.59	15,900.76		861.53			
Other Liabilities					15,817.00				14.25	773.58	4,254.12
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	44,283.38	7,616.84	70,306.00		281,503.98	40,000.00	14,870.83	594,233.14	77,477.33	8,072.12	319,687.86
Reserve Fund	10,295.90	2,233.42			29,288.65	12,908.56	3,413.25		4,427.80	1,922.67	29,305.49
Undivided Earnings	1,000.00	(2,418.01)	12,532.19		124,230.80	8,000.00		66,115.82	20,249.06	6,194.60	122,128.55
Net Income	5,112.68		3,094.70	93.17		16,010.31	59.50	94,079.36	12,666.48	241.62	89,863.99
TOTAL LIABILITIES	650,969.06	24,821.96	470,475.89	18,667.17	8,496,686.84	1,938,235.07	561,655.26	10,204,331.27	1,048,995.62	96,881.73	9,736,345.61
Number of Members	805	200	675	181	6,971	1,571	533	4,985	1,358	152	9,122
Number of Depositors											
Number of Borrowers	416	120	199	3	3,363	1,357	329	926	591	88	3,042
Number of Real Estate Loans	4		15		283			687	22		210
Dividend Rate Shares	5½ %		5¾ %		5½ %	6%	6½ %	6½ %	5¾ %	6¼ %	5½ %
90 Day Notice											6%
Term Share Certificates											
Interest on Deposits											
Other Rates	½ %				4%	2%		2%			

ASSETS	CHICOPEE	CLINTON	CONCORD	DANVERS	DEDHAM		DOUGLAS	EAST LONG-MEADOW	EVERETT		
	Willimansett	Colonial Press	GR	Essex Agricultural	Hersey Employees	Rust Craft	Hayward Schuster	Embeco	Chesterton	Everett	Everett Police
Cash on Hand	6,000.00						3,000.00		4,150.89	3,020.00	
Due from Banks (checking)	15,936.03	69,217.66	67,465.13	3,709.93	15,788.66	32,216.32	16,705.73	12,189.16	38,637.76	119,521.12	7,534.92
Cash Items & Money Orders	3,000.00		5,061.00			2,974.46					
Central C.U. Fund, Inc	4,149.46				37,226.27		11,737.36	5,000.00		14,701.07	
Shares in Co-op. Banks				39,416.80		92,586.15	30,000.00				3,000.00
Shares in Federal Savings & Loan Assoc.							53,000.00	21,482.13			
Deposits in Savings Banks	64,669.67		244,033.55	11,392.58	139.14	94,592.88	214,000.00	54,310.00			1,000.00
U.S. Gov't Obligations (Direct & Fully Gtd.)			264,208.34					24,939.08			
Federal Agency Obligations							228,580.75				
Other Bonds & Notes			388,701.52		52,915.63	30,000.00	154,800.00	201,631.08		195,000.00	
Certificates of Deposit		140,000.00								100,000.00	
Other Securities Authorized		116,653.00						7,182.03			
Stocks Owned	24,958.28	26,638.88	226,676.09		4,723.41	39,244.23	50,279.39	24,216.20			
Real Estate Loans	325,720.99	439,708.83	542,277.18				62,259.58			1,953,431.60	
Home Improvement Loans		197,339.72	51,786.50							142,795.71	
F.H.A. Title I Loans											
Personal Loans	640,658.82	1,142,835.38	491,076.73	32,691.46	163,232.31	428,632.53	188,180.00	508,341.95	139,432.70	1,171,308.89	43,733.62
Bank Building (Net)										22,045.96	
Furniture & Fixtures (Net)	1,541.46	1,426.85								3,933.96	
Leasehold Improvements	342.00										
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	433.25						106.72			4,805.03	42.75
All Other Assets	16.00						18,860.77			15,854.78	
Mass. C.U. Share Ins. Corp	6,606.17	10,609.81	20,932.37	727.17	2,483.33	6,544.72	4,439.27	6,039.48	2,510.89	37,658.85	384.30
Unprocessed P.D.											
TOTAL ASSETS	1,094,032.13	2,027,777.13	2,418,871.41	87,937.94	276,508.75	726,791.29	1,035,949.57	858,149.08	191,914.27	3,784,076.97	55,695.59
LIABILITIES											
Shares	1,000,784.53	1,832,240.23	2,131,864.72	61,470.18	242,921.86	630,436.56	848,736.16	634,525.69	181,098.44	3,430,793.73	34,972.56
Deposits				13,654.69							
All Club Accounts	4,877.00						9,366.50				
Borrowed Money	6,002.18										
Borrowers Insurance					538.45		478.86		2,895.50		31.25
Due Mortgagors	6,00.00	11,828.82									
Mortgage Tax Accounts	1,628.85	6,523.09	17,704.55							27,742.92	
Payroll Deductions					3,171.72						
Social Security, w/hldg. Taxes & M.U.C.C.	321.40	611.40			163.99	321.17	376.01			496.91	
Unearned Interest	5,212.61										
Suspense			565.76			1,813.60					
Other Liabilities	59.75	8,464.51					854.52	1,908.57	13.00		
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	57,144.12	103,243.67	132,190.90	10,970.61	18,590.93	82,314.43	72,851.75	27,709.54	6,445.68	139,614.27	9,627.75
Reserve Fund	4,174.73	13,712.76	517.04	789.12	4,000.00	2,634.39	20,000.00	167,509.63	240.64	96,613.01	9,235.53
Undivided Earnings	777.94	28,325.88	89,099.15	478.13	5,645.83	7,900.00	72,693.56	22,107.73		59,396.39	1,440.13
Net Income	7,049.02	22,826.77	46,929.29	575.21	1,475.97	1,371.14	10,592.21	4,387.92	1,221.01	29,419.74	388.37
TOTAL LIABILITIES	1,094,032.13	2,027,777.13	2,418,871.41	87,937.94	276,508.75	726,791.29	1,035,949.57	858,149.08	191,914.27	3,784,076.97	55,695.59
Number of Members	1,339	1,466	1,049	327	396	648	755	1,121	180	2,197	206
Number of Depositors				68							
Number of Borrowers	592	755	534	46	238	354	250	759	140	969	89
Number of Real Estate Loans	33	48	56				10			139	
Dividend Rate Shares	5½ %	7%	7%	5½ %	6%	5¼ %	6%	6%		6½ %	5½ %
90 Day Notice	6%										
Term Share Certificates											
Interest on Deposits				4½ %							
Other Rates	3%						1%				

ASSETS	EVERETT (continued)			FALL RIVER					FITCHBURG		
	Garden Street	Merchemco	Octane	Corky Row	Fall River Municipal Employees	Fall River Postal Employees	Kavodian	St. Anne's	Cleghorn	Crobank	F.I.A.
Cash on Hand		250.00		350.00	68,200.00			150,000.00	33,200.00		1,000.00
Due from Banks (checking)	1,803.86	80,361.54	8,843.14	1,848.91	21,983.70	20,703.67	1,670.08	147,210.13	48,743.59	14,174.29	1,695.71
Cash Items & Money Orders				100.00				20.00	3,169.44		100.00
Central C.U. Fund, Inc.					6,057.64	5,583.74			761,418.75	30,456.75	5,075.00
Shares in Co-op. Banks	293.30	136,000.00		1,592.62						54,690.76	
Shares in Federal Savings & Loan Assoc.				1,018.46	45,537.63	15,000.00	1,473.55	20,000.00		63,052.41	
Deposits in Savings Banks	4,282.17		8,511.02	1,879.50	125,000.00	42,000.00	11,524.19	10,000.00		42,890.88	25,000.00
U.S. Gov't Obligations (Direct & Fully Gtd.)				10,000.00	100,000.00			519,952.73	252,650.60		
Federal Agency Obligations											
Other Bonds & Notes				76.00	1,689,620.00			3,999,635.47	5,662,288.40		
Certificates of Deposit					400,000.00			250,000.00			
Other Securities Authorized				8,121.08				3,158,985.52	1,417,076.54		
Stocks Owned			6,417.06		237,537.99		13,905.31				
Real Estate Loans		218,203.60		155,139.23	7,801,218.32	85,532.17		7,338,177.24	3,923,318.39		
Home Improvement Loans		35,329.00		22,242.30		59,657.00		1,013,157.66	275,109.98	55,216.75	134,462.28
F.H.A. Title I Loans									13,241.40		
Personal Loans	67,467.01	206,356.75	43,097.00	194,969.12	5,535,034.13	217,741.58	79,488.87	4,474,070.51	2,897,336.65	352,744.41	573,655.45
Bank Building (Net)					143,717.49			189,858.20	242,900.00		
Furniture & Fixtures (Net)	127.39	825.53		1,106.28	2.00	114.14	100.00	33,578.13	40,466.00	650.00	5,145.51
Leasehold Improvements				664.96							
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	321.50						161.00		11,275.80	398.00	887.30
All Other Assets								5,482.55	63,525.00		
Mass. C.U. Share Ins. Corp.	(13.13)			3,795.40	74,109.06	2,995.93	1,058.08	163,889.98	152,858.00	4,674.29	5,093.84
Unprocessed P.D.											
TOTAL ASSETS	74,282.10	677,326.42	66,868.22	402,903.86	16,248,017.96	449,328.23	109,381.08	21,474,018.12	15,798,578.54	618,948.54	752,115.09
LIABILITIES											
Shares	51,076.25	573,627.13	26,118.26	328,690.49	14,440,610.87	383,589.07	85,064.89	13,371,447.11	14,687,787.64	553,400.39	647,675.46
Deposits								4,898,344.70			
All Club Accounts				1,821.23	41,816.00			85,175.00	24,526.73		2,843.00
Borrowed Money									250,000.00		21,000.00
Borrowers Insurance				4,190.44	694.69						5,342.31
Due Mortgagors					87,700.00			52,099.93			
Mortgage Tax Accounts		5,316.81		2,925.75	174,275.41	3,095.38		117,816.85	50,533.99		
Payroll Deductions					55.95	579.34		49.34	553.80	335.79	
Social Security, w/hldg. Taxes & M.U.C.C.	33.76	103.84		145.88	3,426.14			2,812.86	393.42		262.98
Unearned Interest	1,647.56				8,427.19	3,943.64		561,302.19			8,992.07
Suspense	(21.59)			30.95		1,500.00			1,129.75		179.56
Other Liabilities				22.85	28,628.00	10.00	534.61	37,522.45	2,479.23		20,052.00
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	11,586.36	85,914.39	25,668.48	33,716.19	877,080.85	37,355.22	11,180.86	744,531.85	667,725.10	58,348.97	38,328.12
Reserve Fund	1,606.37	7,619.39	14,562.13	14,447.22	103,849.65	5,000.00	6,822.15	1,000,000.00	25,000.00	1,288.79	7,439.59
Undivided Earnings	7,750.48	1,006.52	178.86	5,278.48	380,975.58	11,302.39	5,933.54	439,606.81	4,016.07	5,197.64	
Net Income	602.91	3,738.34	340.49	11,634.38	100,477.63	2,953.19	(154.97)	163,309.03	84,432.81	376.96	
TOTAL LIABILITIES	74,282.10	677,326.42	66,868.22	402,903.86	16,248,017.96	449,328.23	109,381.08	21,474,018.12	15,798,578.54	618,948.54	752,115.09
Number of Members	172	617	156	782	14,099	566	181	18,011	7,750	886	1,136
Number of Depositors											
Number of Borrowers	122	243	90	279	4,387	262	57	4,017	6,135	498	412
Number of Real Estate Loans		40		11	801	19		626	351		
Dividend Rate Shares	5½%	5%	5%	5%	5%	5¾%	5¾%	5%	6%	5½%	6¼%
90 Day Notice								6%			
Term Share Certificates											
Interest on Deposits								5½%			
Other Rates					5%			5%	5%		5%

ASSETS	FITCHBURG (Continued)						FRAMINGHAM				
	Fitchburg I-C	Fitchburg Postal Employees	Fitchco	Senco	Simmonds Employees	Worker's	D.M.C	Eastern	Framingham U.A.W.	Independent Hebrew	Suburban
Cash on Hand	75,300.00					50,572.49	2,000.00				31,411.43
Due from Banks (checking)	217,107.43	2,074.23	13,733.36	6,229.04	21,017.32	253,940.05	18,355.58	4,688.01	7,194.40	7,575.42	31,242.04
Cash Items & Money Orders											
Central C.U. Fund, Inc	50.76	10,478.05	30,978.44	1,927.70	17,257.16	9,375.05		16,111.79	43,170.20	1,627.80	
Shares in Co-op. Banks		1,724.40	18,160.30		36,000.00			10,100.00	1,000.00	2,106.87	
Shares in Federal Savings & Loan Assoc.	2,000.00		5,757.87			20,000.00					
Deposits in Savings Banks	347,543.47	2,219.37	2,757.05	6,662.15	27,869.64	1,918.83	25,959.62	1,291.43	1,031.87		
U.S. Gov't Obligations (Direct & Fully Gtd.)	50,000.00				208,871.43	700,000.00	67,044.69				
Federal Agency Obligations						1,295,389.36	59,875.00				1,650,000.00
Other Bonds & Notes	6,002.50	60,127.00			292,431.50	1,340,111.70	432,648.82		19,057.65		16,680,000.00
Certificates of Deposit	1,100,000.00					1,188,861.65					
Other Securities Authorized					71,321.56						
Stocks Owned	584,589.88				23,080.00	1,403,891.56	40,299.18		12,277.40		456,271.07
Real Estate Loans	7,941,511.69					13,887,363.63					3,076,730.30
Home Improvement Loans	607,990.34	4,505.63			23,786.31	317,288.31			166,643.65		3,150,503.64
F.H.A. Title I Loans	1,705,660.40										
Personal Loans	6,277,146.10	128,776.15	324,742.77	26,223.95	438,706.35	5,253,434.98	184,795.18	81,906.32	714,139.44	28,499.00	7,811,618.24
Bank Building (Net)	567,153.59					235,495.23					
Furniture & Fixtures (Net)	98,141.92		7,096.95			48,855.70			2,795.00		115,515.71
Leasehold Improvements			6,808.79						1,000.00		36,820.74
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	8,333.72			400.00					2,000.00		17,876.00
All Other Assets	30,694.75					4,197.78			1,487.49		111,478.50
Mass. C.U. Share Ins. Corp	112,282.43	1,783.38	5,065.67	377.08	9,421.30	174,415.49	7,056.12	1,047.53	9,881.86	336.07	338,919.22
Unprocessed P.D.											
TOTAL ASSETS	19,731,508.98	211,688.21	415,101.20	41,819.92	1,169,762.57	26,185,111.81	838,034.19	115,145.08	981,678.96	40,145.16	33,508,386.89
LIABILITIES											
Shares	17,601,824.05	182,112.41	336,836.45	29,128.39	971,117.51	23,544,014.69	687,565.05	88,151.93	834,780.52	31,577.49	31,893,384.89
Deposits	4,715.03										176,167.62
All Club Accounts	5,616.29										6,643.00
Borrowed Money									79,000.00		
Borrowers Insurance	11,337.23	343.59		1,514.32				89.68	7,167.51		
Due Mortgagors						6,244.74					
Mortgage Tax Accounts	89,605.77					149,833.74					25,407.05
Payroll Deductions						492.36					
Social Security, w/hldg. Taxes & M.U.C.C.	2,517.24		76.86					170.11	955.95		
Unearned Interest	250,000.00			301.21					2,490.72		
Suspense	8,700.91	65.00					229.99		255.76		(31,861.56)
Other Liabilities	5,635.94		.30			1,099.50		613.56	5,936.99		32,862.25
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	1,307,314.94	13,977.82	57,991.01	7,464.64	74,180.31	1,581,252.58	89,883.87	17,273.06	39,606.82	5,470.08	762,280.05
Reserve Fund		1,283.93	15,924.82	1,840.00	38,000.00	78,648.81	1,911.21	3,333.40	5,300.00	46.13	
Undivided Earnings	481,396.15	13,905.46	979.32	1,571.36	80,876.81	584,476.82	55,841.71	5,457.44	112.46	2,536.04	347,802.06
Net Income	(37,154.57)		3,292.44		5,587.94	239,048.57	2,602.36	55.90	6,072.23	515.42	295,701.53
TOTAL LIABILITIES	19,731,508.98	211,688.21	415,101.20	41,819.92	1,169,762.57	26,185,111.81	838,034.19	115,145.08	981,678.96	40,145.16	33,508,386.89
Number of Members	12,312	231	534	124	868	16,000	1,320	188	1,878	147	19,544
Number of Depositors											
Number of Borrowers	4,202	104	298	37	497	5,869	528	88	876	48	6,688
Number of Real Estate Loans	833					1,287					119
Dividend Rate Shares	5¾%	6%	4¾%	6%	6%	6%	6½%	5%	5¾%	5%	6%
90 Day Notice	6%								6¼%		
Term Share Certificates	7½%										
Interest on Deposits	5¾%										
Other Rates											1%

ASSETS	FRANKLIN	GARDNER			GLOUCESTER			GRAFTON	GRANBY	GREENFIELD	
	Thomson	Gardner Franco-American	Gardner Municipal	Gardner Polish American	Gloucester	Gloucester Fire Department	Gloucester Municipal	Grafton Suburban	Granby	G.T.& D.	Treasure
Cash on Hand		100,025.00	20.00	10,000.00	100.00			20,025.00	800.00	1,000.00	
Due from Banks (checking)	2,044.64	113,773.67	21,893.91	12,608.29	3,184.40	9,229.27	12,667.73	48,982.42	2,122.41	17,687.74	5,346.71
Cash Items & Money Orders		1,000.00									
Central C.U. Fund, Inc.		206,045.00		50.00				26,965.08	73.29	18,074.81	
Shares in Co-op. Banks					2,066.34		2,804.40	80,178.36		18,602.80	5,000.00
Shares in Federal Savings & Loan Assoc.											
Deposits in Savings Banks	27,617.30		16,610.40	152.65	8,308.56	5,456.55	114,080.38	73,035.69	35,445.22	39,704.10	29,695.09
U.S. Gov't Obligations (Direct & Fully Gtd.)			91,263.09	70,000.00					35,000.00		19,235.20
Federal Agency Obligations		614,432.70									
Other Bonds & Notes		1,489,796.39		130,161.21					104,722.18		
Certificates of Deposit		750,000.00		100,000.00	5,000.00			100,000.00		84,941.14	111,000.00
Other Securities Authorized		70,000.00		55,000.00				190,354.76			
Stocks Owned		365,539.76	111,184.18	46,206.25					13,526.20		
Real Estate Loans		4,319,728.80	201,327.75	240,136.04				654,190.45			
Home Improvement Loans		429,779.39	42,158.88	9,449.35				500,979.03	51,146.00		
F.H.A. Title I Loans		119,042.29									
Personal Loans	11,807.40	2,542,621.04	407,542.29	1,063,398.78	80,078.33	89,894.44	192,306.95	2,781,818.79	196,110.46	157,621.81	114,042.07
Bank Building (Net)		132,662.14		26,796.26							
Furniture & Fixtures (Net)		28,394.11	430.06	20,898.62	2,167.67			16,239.50	1,602.90		
Leasehold Improvements											
Real Estate by Foreclosure			13,908.37	13,762.33							
Real Estate in Possession											
Prepaid Expenses								18,790.42	50.00		
All Other Assets	195.57	6,443.80			100.00			6,532.72	25.00		35.00
Mass. C.U. Share Ins. Corp.	924.29	102,558.85		17,735.89		886.38	2,740.83	36,093.70	3,086.42	2,817.71	
Unprocessed P.D.											
TOTAL ASSETS	42,589.20	11,391,842.94	906,338.93	1,816,355.67	101,005.30	105,466.64	324,600.29	4,554,185.92	443,710.08	340,450.11	284,354.07
LIABILITIES											
Shares	31,367.41	10,147,709.69	860,724.33	1,694,155.10	85,859.98	95,747.58	298,293.53	3,992,896.09	413,441.57	281,685.10	250,355.09
Deposits											
All Club Accounts		8,062.64		6,572.50				12,800.50			4,286.00
Borrowed Money											
Borrowers Insurance		12,878.29		6,254.25	1,188.10				3,470.42	2,305.47	
Due Mortgagors		6,352.82									
Mortgage Tax Accounts		72,721.75	1,905.70					6,256.21			
Payroll Deductions		74.70									
Social Security, w/hldg. Taxes & M.U.C.C.			571.73	572.46	36.18	360.00	132.04	659.68	299.74	50.15	97.79
Unearned Interest				13,374.51							
Suspense		644.27	(1,680.85)	128.30							
Other Liabilities		1,563.77	(508.92)	487.04			140.00	6,516.03	7.00	216.38	250.00
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	6,711.91	635,297.24	11,644.61	58,060.78	7,630.93	6,720.56	20,170.74	359,141.71	16,995.81	41,637.07	19,849.85
Reserve Fund	2,346.10	55,410.01	34,961.23	14,162.34	2,689.18		55.64	38,039.26	295.42	14,344.29	94.57
Undivided Earnings	2,007.60	352,161.10		16,572.63	4,769.02	3,291.85	4,442.62	77,776.59	5,570.40		6,808.95
Net Income	156.18	98,966.66	(1,278.90)	6,015.76	(1,168.09)	(653.35)	1,365.72	60,099.85	3,629.72	211.65	2,611.82
TOTAL LIABILITIES	42,589.20	11,391,842.94	906,338.93	1,816,355.67	101,005.30	105,466.64	324,600.29	4,554,185.92	443,710.08	340,450.11	284,354.07
Number of Members	36	8,650	706	1,965	247	107	523	3,889	525	586	151
Number of Depositors											
Number of Borrowers	17	3,049	323	941	101	94	213	2,485	171	258	83
Number of Real Estate Loans		504	14	30				48			
Dividend Rate Shares	5½%	5½%	6%	5⅝%	5½%	7%	7%	6%	5¾%	5%	6%
90 Day Notice		6%						6½%			
Term Share Certificates								7½%			
Interest on Deposits											
Other Rates		5½%						5%			

ASSETS	GROTON		HAVERHILL								HOLYOKE
	Hovoco	Nashoba	Haverhill	Haverhill Fire Department	Haverhill Italian American	Haverhill Municipal Employees	Haverhill Police Department	Haverhill Postal Employees	Haverhill Teachers	Meec Employees	Holyoke
Cash on Hand				600.00							3,000.00
Due from Banks (checking)	13,520.00	4,233.74	821.77	27,152.28	99,987.16	13,820.82	369.12	4,566.55	21,463.65	3,974.98	19,323.06
Cash Items & Money Orders									1,000.00		
Central C.U. Fund, Inc.				11,694.52	793.00			1,059.55	109,748.88		29,435.00
Shares in Co-op. Banks				16,000.00		3,000.00			400.00	11,931.67	5,000.00
Shares in Federal Savings & Loan Assoc.											
Deposits in Savings Banks	5,052.60	5,434.14	2,170.25	44,669.05		68.77	1,157.67	11,721.83	176,513.70	28,378.32	32,376.74
U.S. Gov't Obligations (Direct & Fully Gtd.)	44,144.10										
Federal Agency Obligations											
Other Bonds & Notes		173,406.98			686,922.60						200,983.70
Certificates of Deposit		100,000.00									
Other Securities Authorized	17,889.96	130,104.35									
Stocks Owned					57,500.00				70,057.00		19,381.37
Real Estate Loans		119,798.34		103,257.80	1,242,597.48				61,462.18		648,014.48
Home Improvement Loans				84,943.17							32,894.00
F.H.A. Title I Loans											
Personal Loans	39,529.54	495,267.76	23,299.04	302,117.65	623,546.39	106,753.87	68,678.50	133,137.85	627,589.60	44,916.00	230,175.00
Bank Building (Net)		44,325.90			13,500.00						
Furniture & Fixtures (Net)		4,051.44		492.98	1,500.00	72.93			200.00		9,250.08
Leasehold Improvements		5,864.73									
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses		808.00		652.67	1,000.00		540.55	377.00	900.00		1,233.23
All Other Assets											4,312.55
Mass. C.U. Share Ins. Corp.	1,037.66	8,773.05	250.68	5,450.91	25,141.95	886.48	537.95	1,165.58	9,899.09	865.79	10,192.92
Unprocessed P.D.											
TOTAL ASSETS	121,173.86	1,092,068.43	26,541.74	597,031.03	2,752,488.58	124,602.87	71,283.79	152,028.36	1,079,234.10	90,066.76	1,245,572.13
LIABILITIES											
Shares	102,793.59	963,912.38	20,326.05	530,881.19	2,493,271.63	109,733.99	56,628.44	124,407.70	820,693.76	76,858.95	1,054,585.07
Deposits									140,017.46		
All Club Accounts					9,538.00				2,328.00		2,380.00
Borrowed Money											
Borrowers Insurance											
Due Mortgagors		1,285.39			3,819.02	1,316.38					
Mortgage Tax Accounts											
Payroll Deductions		384.66		2,647.75	19,884.84						
Social Security, w/hldg. Taxes & M.U.C.C.									104.17		2,377.21
Unearned Interest		185.40		136.27		192.44		74.28	104.29	65.50	429.11
Suspense										342.80	
Other Liabilities									46.75		
Unearned Income		103.00		4.00		89.00					18.00
Guaranty Fund (incl. Entrance Fees)	11,175.90	52,274.97	4,989.21	34,408.09	178,080.00	4,578.67	7,848.16	14,184.73	54,297.90	5,032.91	153,703.47
Reserve Fund	2,263.66	37,000.00		1,000.00	2,670.14	6,487.92	33.74	9,504.78	3,689.66	5,590.85	10,762.36
Undivided Earnings	3,697.83	22,899.81	912.97	24,786.11	17,046.83	2,938.47	5,249.07	1,718.74	49,785.78	2,277.35	6,655.05
Net Income	1,242.88	14,022.82	313.51	3,167.62	28,178.12	(734.00)	1,534.38	2,138.13	8,166.33	(101.60)	14,661.86
TOTAL LIABILITIES	121,173.86	1,092,068.43	26,541.74	597,031.03	2,752,488.58	124,602.87	71,283.79	152,028.36	1,079,234.10	90,066.76	1,245,572.13
Number of Members	270	1,357	95	667	1,630	420	159	256	790	86	774
Number of Depositors											
Number of Borrowers	69	499	39	310	649	183	51	121	738	45	381
Number of Real Estate Loans		7		22	148				16		88
Dividend Rate Shares	6%	6%	6%	6%	6%	5½ %	5%	6%	6%	5¼ %	6%
90 Day Notice									6%		
Term Share Certificates											
Interest on Deposits									6%		
Other Rates					2%						4½ %

ASSETS	HOLYOKE (continued)				LAWRENCE						LEOMINSTER
	Holyoke Municipal Employees	Holyoke Postal	Nablanko	Scottie	Lawrence	Lawrence Firefighters Municipal	Lawrence Modern	Lawrence Postal Employees	Lawrence Teachers	Marconi	Doyle Works
Cash on Hand	25.00				7,000.00	300.00				500.00	
Due from Banks (checking)	21,652.06	8,248.26	51,946.93	26,545.03	67,273.98	27,337.02	839.82	6,643.72	13,618.45	18,450.60	14,186.70
Cash Items & Money Orders					2,000.00						
Central C.U. Fund, Inc.	25,000.00	8,121.80	520.10	20,068.78	1,286.30	1,768.42			674.90		
Shares in Co-op. Banks	11,000.00				75,473.04	20,838.01		5,500.00	42,000.00	11,731.83	17,496.97
Shares in Federal Savings & Loan Assoc.	5,000.00										4,275.38
Deposits in Savings Banks	60,000.00	9,737.50	15,305.09	22,304.02		13,497.21	12,973.96		3,947.47	10,111.20	25,199.06
U.S. Gov't Obligations (Direct & Fully Gtd.)	65,000.00			9,836.80	303,290.63	74,868.75			7,000.00	53,000.00	
Federal Agency Obligations	87,444.18				50,000.00	50,000.00					
Other Bonds & Notes	624,296.21		15,000.00	70,790.77	25,221.25	369,232.50			1,645.00		
Certificates of Deposit				40,000.00	125,000.00					46,135.64	
Other Securities Authorized											15,752.99
Stocks Owned	40,568.75		70,521.88	68,167.75	7,179.00	61,951.52			1,261.80	58,146.88	
Real Estate Loans					448,143.92	62,840.99				197,133.46	
Home Improvement Loans	155,475.39	17,035.00				108,189.00				36,516.17	
F.H.A. Title I Loans											
Personal Loans	668,687.20	117,902.79	1,201,316.49	225,231.18	519,090.13	813,500.21	46,625.30	92,971.71	258,553.38	319,892.89	33,992.00
Bank Building (Net)											
Furniture & Fixtures (Net)	1,930.40	23.30	6,096.87	4,029.99	5,550.29	6,080.90		300.00	50.00	4,198.51	
Leasehold Improvements										9,939.97	
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	833.36		1,422.88	1,187.00					250.00	1,495.00	
All Other Assets											
Mass. C.U. Share Ins. Corp.	1.00	1.00	9,616.44	1,785.42	14,465.95	13,783.73	738.07	1.00	2,581.46	7,278.41	1,112.60
Unprocessed P.D.											
TOTAL ASSETS	1,766,913.55	161,069.65	1,371,746.68	489,946.74	1,650,974.49	1,624,188.26	61,177.15	105,416.43	331,582.46	774,530.56	112,015.70
LIABILITIES											
Shares	1,537,413.80	139,176.70	1,163,236.24	442,676.88	1,268,010.96	1,432,546.59	42,335.96	89,687.05	274,299.77	690,634.70	81,557.68
Deposits					3,100.60						
All Club Accounts		280.00	40,881.00		2,049.00	2,763.00				5,066.00	3,747.00
Borrowed Money	15,000.00		100,000.00						18,000.00		
Borrowers Insurance	4,324.12				4,312.17					2,202.29	
Due Mortgagors											
Mortgage Tax Accounts					7,343.37	2,053.79				1,533.50	
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	500.87		601.76		2,718.51	585.79	56.10	108.00	115.10	138.36	30.81
Unearned Interest	10,921.03	3,505.03	3,000.00						7,696.00	2,302.13	
Suspense			214.70	142.41	191.03	39,137.50	26.62			8.00	9.22
Other Liabilities	29.00		84.90		4.00	1,426.15				97.00	
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	73,800.00	12,506.34	50,799.80	21,129.31	197,388.00	55,975.62	17,074.50	9,988.02	19,330.82	56,428.87	14,935.22
Reserve Fund	64,000.00	650.00	10,072.04	15,678.32	122,830.93	45,000.00	2,783.62	3,000.00	6,000.00	3,095.15	1,053.45
Undivided Earnings	45,934.21	4,213.31	514.63	5,347.48	31,009.55	30,260.84		1,545.90	4,175.04	5,001.15	9,903.15
Net Income	14,990.52	738.27	2,341.61	4,972.34	12,016.37	14,438.98	(1,099.65)	1,087.46	1,965.73	8,023.41	779.17
TOTAL LIABILITIES	1,766,913.55	161,069.65	1,371,746.68	489,946.74	1,650,974.49	1,624,188.26	61,177.15	105,416.43	331,582.46	774,530.56	112,015.70
Number of Members	903	255	1,600	625	2,130	1,372	298	198	417	786	215
Number of Depositors											
Number of Borrowers	522	138	850	302	853	785	85	100	202	250	95
Number of Real Estate Loans					61	14				23	
Dividend Rate Shares	6½ %	5½ %	6%	6%	6%	6½ %		6%	5¾ %	5¼ %	5½ %
90 Day Notice			6⅜ %								
Term Share Certificates											
Interest on Deposits					5%						
Other Rates		2½ %	6%		1%	1%				4%	1%

ASSETS	LEOMINSTER (continued)			LOWELL							
	Leominster	Leominster Franco-American	Pyralart Employees	Highland Lowell	Ideal	Jeanne D'Arc	Lowell Electric Light Employees	Lowell Firefighters	Lowell Postal Employees	Lowell Sun Employees	Northern Mass. Telephone
Cash on Hand	67,000.00	10,100.00	69,946.78			200.00		100.00			10,000.00
Due from Banks (checking)	138,857.63	127,751.27	10,474.66	5,690.64	7,910.28	353,848.53	5,699.44	26,685.11	7,094.44	4,859.33	135,626.91
Cash Items & Money Orders											
Central C.U. Fund, Inc.	31,130.41	5.41	1,015.23					28,082.50			346,206.49
Shares in Co-op. Banks	3,250.73						10,000.00				3,000.00
Shares in Federal Savings & Loan Assoc.	262.58						6,000.00	2,927.53			
Deposits in Savings Banks	28,831.76	9,356.96		115.44			103,000.00	50,962.26	14,465.89	5,073.71	
U.S. Gov't Obligations (Direct & Fully Gtd.)	1,215,284.22		860,132.93			1,150,873.47	2,000.00	67,998.15		9,360.70	79,039.00
Federal Agency Obligations				20,000.00							
Other Bonds & Notes	1,150,031.02		1,036,852.50	60,483.02		4,593,997.25		85,000.00			571,820.05
Certificates of Deposit	300,000.00	15,000.00				600,000.00	30,000.00	155,000.00		20,000.00	
Other Securities Authorized		154,892.10	125,000.00	55,905.91	15,217.89						
Stocks Owned	51,665.00		83,750.00			7,341.08					221,513.60
Real Estate Loans	1,843,101.97	38,163.55	433,308.29	67,605.08		9,735,088.62					440,564.77
Home Improvement Loans	40,211.31	47,173.15	27,186.53			17,670.43	66,751.97	263,651.08		12,315.60	798,448.77
F.H.A. Title I Loans	1,052,110.65										
Personal Loans	5,055,066.59	1,257,170.29	1,586,248.70	184,818.80	148,389.77	649,346.90	140,055.00	776,828.79	128,280.42	102,706.57	4,246,432.03
Bank Building (Net)	243,268.41					40,000.00					70,216.10
Furniture & Fixtures (Net)	46,418.31	4,655.48	14,656.12	279.64	5,348.88			3,587.99		73.30	1.00
Leasehold Improvements		2,070.38						7,417.93			
Real Estate by Foreclosure						102,191.23					
Real Estate in Possession											
Prepaid Expenses	8,320.96	489.63			336.66						12,131.88
All Other Assets							9.00				1,060.63
Mass. C.U. Share Ins. Corp.	105,555.45		1,575.55	2,921.71	1,008.82	152,075.92	3,149.90	12,431.74	922.30	1,306.99	15,435.55
Unprocessed P.D.											
TOTAL ASSETS	11,370,367.00	1,666,828.22	4,250,147.29	397,820.24	178,212.30	17,402,633.43	366,665.31	1,480,673.08	150,763.05	155,966.20	6,951,496.78
LIABILITIES											
Shares	10,480,562.45	1,261,941.30	3,626,660.75	316,052.75	150,447.66	15,665,975.93	305,513.04	1,321,710.26	127,208.86	140,366.02	6,167,388.95
Deposits		224,738.31									
All Club Accounts	9,967.50	6,914.92	73,648.50								
Borrowed Money											
Borrowers Insurance											
Due Mortgagors						32,385.00					
Mortgage Tax Accounts	15,666.11		8,434.31	1,660.79		83,401.25					7,601.31
Payroll Deductions	350.41										
Social Security, w/hldg. Taxes & M.U.C.C.	3,029.34	344.52	1,275.27	219.00	214.18	2,018.01	50.60	788.55			1,675.10
Unearned Interest		18,065.64					756.85				
Suspense	302.67	351.43	475.10								
Other Liabilities		807.09									204.50
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	319,000.00	49,619.17	281,290.00	24,953.40	21,622.62	767,703.41	32,800.25	64,893.15	8,480.22	4,821.35	387,392.52
Reserve Fund	102,997.94	83,816.96		3,529.39	995.13	150,549.29	8,000.00	4,000.00	828.24	3,700.00	228,634.86
Undivided Earnings	359,097.99	4,920.72	230,783.54	48,582.85	3,009.01	479,799.87	17,451.11	80,621.53	12,747.24	4,523.18	100,000.00
Net Income	79,392.59	15,308.16	27,579.82	2,822.06	1,923.70	221,200.67	2,093.46	8,659.59	1,498.49	2,535.65	58,599.54
TOTAL LIABILITIES	11,370,367.00	1,666,828.22	4,250,147.29	397,820.24	178,212.30	17,402,633.43	366,665.31	1,480,673.08	150,763.05	155,966.20	6,951,496.78
Number of Members	7,993	2,285	2,751	573	468	6,177	221	1,093	538	189	5,376
Number of Depositors											
Number of Borrowers	4,112	1,000	1,582	241	213	3,417	154	792	367	115	2,641
Number of Real Estate Loans	112	3	56	13		894					81
Dividend Rate Shares	6%	6%	6%	6%	5½%	6%	6%	6%	6%	6%	6%
90 Day Notice		6½%				6½%					
Term Share Certificates											
Interest on Deposits											
Other Rates	5%	6%	4½%								

ASSETS	LYNN Brotherhood	Community	General Electric River Works	Labor Circle	Lynn	Lynn Municipal Employees	Lynn Police	Lynn Postal District Employees	Lynn Teachers	St. Jean's	West Lynn G.E. Employees
Cash on Hand	100.00	500.00		100.00	220.60		150.00			25,000.00	
Due from Banks (checking)	166,246.90	73,877.89	430,487.08	17,145.51	13,380.29	2,814.81	8,814.00	8,774.08	59,265.73	52,187.74	20,730.88
Cash Items & Money Orders											
Central C.U. Fund, Inc.			82,418.00							5,763.78	2,276.52
Shares in Co-op. Banks	6,000.00		60,000.00	27,982.29		60,000.00		15,000.00		28.69	
Shares in Federal Savings & Loan Assoc.	10,000.00										
Deposits in Savings Banks	31,000.00	60,286.86	215,100.00		84,227.54	7,672.22	10,224.38	84.01	23,652.46	5,681.97	64,658.26
U.S. Gov't Obligations (Direct & Fully Gtd.)				20,241.50							
Federal Agency Obligations	4,588,000.00										
Other Bonds & Notes	1,008,235.46	49,125.00	703,581.25								
Certificates of Deposit	865,000.00	225,000.00	675,00.00	100,000.00	100,000.00		51,544.14	5,156.00		300,000.00	
Other Securities Authorized										350,000.00	
Stocks Owned	520,137.65	178,852.01	863,896.24								
Real Estate Loans	6,568,154.63	3,209,690.54		3,364.78	458,511.39		247,992.18			5,193,365.84	
Home Improvement Loans	436,251.54	307,327.89	992,599.01		23,417.41		119,879.03			1,066,057.14	136,972.76
F.H.A. Title I Loans											80,625.33
Personal Loans	2,673,997.88	923,994.40	6,801,012.69	222,931.54	253,834.80	77,867.55	157,506.68	319,633.75	303,075.98	1,733,192.66	588,229.97
Bank Building (Net)										57,280.13	
Furniture & Fixtures (Net)		6,353.11	20,637.80	1,385.00	3,600.00					21,463.47	10,000.00
Leasehold Improvements		5,258.47									
Real Estate by Foreclosure										14,282.36	
Real Estate in Possession										37,000.00	
Prepaid Expenses			910.80	1,948.96		644.00					1,596.31
All Other Assets			10,121.60								
Mass. C.U. Share Ins. Corp.	151,192.44		93,407.26	3,989.21	8,972.20	1,243.24	3,105.69	2,783.49	2,793.69	79,887.05	10,911.40
Unprocessed P.D.											
TOTAL ASSETS	17,024,316.50	5,040,266.17	10,949,171.73	399,088.79	946,164.23	150,241.82	599,216.10	351,431.33	388,787.86	8,941,190.83	916,001.43
LIABILITIES											
Shares	15,940,497.52	4,602,728.71	9,414,497.83	346,754.14	862,641.34	127,691.52	494,080.63	256,686.38	332,898.91	8,336,873.88	776,904.40
Deposits											
All Club Accounts										32,831.02	
Borrowed Money		50,000.00		20,000.00				19,148.00			
Borrowers Insurance	2,412.08			1,325.57	4,408.05			1,592.01		8,794.99	727.43
Due Mortgagors											
Mortgage Tax Accounts	61,367.36	37,140.92			5,838.82		4,437.55			79,060.62	
Payroll Deductions								149.00			
Social Security, w/hldg Taxes & M.U.C.C.					481.42	186.57	283.10	(12.00)	435.98	1,665.17	154.77
Unearned Interest											
Suspense	12,822.67	1,265.92	5,745.93							1,976.52	48.82
Other Liabilities		28.65	39,027.49							5,922.75	1,825.00
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	646,000.00	158,542.00	1,150,811.75	27,468.66	59,251.25	15,024.02	36,948.72	48,622.54	25,331.21	272,490.39	142,715.63
Reserve Fund	100,000.00	2,916.00		8.91	2,856.17	2,478.55	25,487.96	11,000.00	2,639.64	42,656.74	4,733.22
Undivided Earnings	16,023.95	132,619.05	360,680.82	273.03	3,669.68	2,594.14	28,176.70	11,142.74	26,157.52	85,628.08	
Net Income	245,192.92	55,024.92	(21,592.09)	3,258.48	7,017.50	2,267.02	9,801.44	3,102.66	1,324.60	73,290.67	(1,107.84)
TOTAL LIABILITIES	17,024,316.50	5,040,266.17	10,949,171.73	399,088.79	946,164.23	150,241.82	599,216.10	351,431.33	388,787.86	8,941,190.83	916,001.43
Number of Members	4,140	2,352	10,500	918	513	579	469	835	730	5,612	1,599
Number of Depositors											
Number of Borrowers	1,185	945	6,300	230	215	248	235	433	322	2,040	1,078
Number of Real Estate Loans	333	169		2	29		23			323	
Dividend Rate Shares											
90 Day Notice	6¾ %	6%	5½ %	5%	6½ %	4%	6%	6½ %	6%	6¼ %	4%
Term Share Certificates										6¼ %	
Interest on Deposits			6½ %								
Other Rates										6¼ %	

ASSETS	MALDEN Malden City Employees	New England Electric Systems Employees	Progressive Workmen's	MANSFIELD Mansfield	MARBLEHEAD Marblehead	MARLBOROUGH St. Mary's	MAYNARD Maynard Consumers	MEDFORD Medford Municipal Employees	Mystic	MEDWAY Medway	MELROSE Mel-Wak
Cash on Hand			32,833.54	3,000.00	100.00	12,000.00	500.00				
Due from Banks (checking)	15,843.81	42,491.36	53,024.54	54,387.34	2,981.86	87,916.58	11,670.18	12,024.19	2,050.98	3,317.59	9,099.47
Cash Items & Money Orders											
Central C.U. Fund, Inc.			13,508.24	11,661.96	80.69	53.04	53.04	11,151.64			
Shares in Co-op. Banks	33,909.91		42,816.36	10,000.00				58,369.23			
Shares in Federal Savings & Loan Assoc.								20,000.00			
Deposits in Savings Banks	43,785.86	10,373.13	6,431.91	23,460.33	5,475.95	3,516.66	2,031.85	65,061.87	757.75	701.86	20,203.94
U.S. Gov't Obligations (Direct & Fully Gtd.)		5,000.00	250,000.00	102,675.19			15,087.71				
Federal Agency Obligations			398,886.08								
Other Bonds & Notes	117,335.75	354,329.50	600,000.00	109,636.00			60,074.71				
Certificates of Deposit			1,100,000.00	100,000.00		825,000.00			10,000.00		
Other Securities Authorized		161,630.48	1,670,000.00			100,000.00		115,220.75			
Stocks Owned		216,762.42					6,096.82	10,000.00			
Real Estate Loans	587,411.64	1,106,491.88	6,635,075.54	1,409,050.32		67,864.17	307,869.95				
Home Improvement Loans		371,678.71	64,212.71	529,372.95		263,498.95	14,069.77		3,101.68	6,654.00	
F.H.A. Title I Loans			439,826.89								
Personal Loans	1,292,785.52	965,156.88	2,987,575.76	1,423,491.88	82,579.58	968,251.97	270,152.92	621,705.56	22,976.09	39,175.00	32,352.43
Bank Building (Net)			157,320.37	169,037.07							
Furniture & Fixtures (Net)	3,061.74	3,880.34	63,687.38	20,856.68		5,639.77	4,872.10				
Leasehold Improvements						2,818.47					
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	300.10	2,086.22	13,289.70	5,293.29	151.60	412.50	1,079.70	1,216.00	24.82		
All Other Assets		11,573.70	67,508.18	30,000.00	1,920.31	5,114.70					
Mass. C.U. Share Ins. Corp.	20,077.91	27,843.81	1.00	7,728.17	1,010.44	17,182.70	6,762.87	3,149.30	243.35	411.83	
Unprocessed P.D.											
TOTAL ASSETS	2,114,512.24	3,279,298.43	14,595,998.20	4,009,651.18	94,300.43	2,359,269.51	700,321.62	917,898.54	39,154.67	50,260.28	61,655.84
LIABILITIES											
Shares	1,892,572.82	2,932,707.65	13,029,286.29	3,452,676.74	82,472.83	2,234,607.89	604,336.85	752,311.83	30,850.29	42,536.11	54,610.51
Deposits											
All Club Accounts		5,975.25	14,936.00			113.00	13,928.00				
Borrowed Money				95,000.00							5,000.00
Borrowers Insurance	23,865.72		8,268.84		53.91			3,937.08			
Due Mortgagors			22,398.00	22,000.00							
Mortgage Tax Accounts	4,778.05	16,711.35	123,766.99	24,112.62			4,555.83				
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	85.20	695.82		990.11	214.65	712.60	437.92	825.37		14.63	
Unearned Interest	17,315.08	27,190.99	282,656.96	45,462.78					220.20		2,470.63
Suspense			50,177.62	1,000.00			267.22	418.56	29.00		
Other Liabilities	1,200.51	283.75	5,584.28	98,256.52	8.00						
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	125,210.74	177,192.21	739,951.12	142,650.69	9,203.51	36,464.26	65,665.77	83,355.21	1,798.23	6,356.08	113.20
Reserve Fund	13,000.00	4,239.00		87,666.78	370.66	18,000.00	216.72	31,689.59	3,341.30	800.00	
Undivided Earnings	36,484.12	85,223.71	301,433.95	17,790.23	1,329.09	37,663.06	4,321.78	38,784.05	1,669.04	214.81	(538.50)
Net Income		29,078.70	17,538.15	22,044.71	647.78	31,708.70	6,591.53	6,576.85	1,246.61	336.65	
TOTAL LIABILITIES	2,114,512.24	3,279,298.43	14,595,998.20	4,009,651.18	94,300.43	2,359,269.51	700,321.62	917,898.54	39,154.67	50,260.28	61,655.84
Number of Members	1,311	999	10,113	4,063	316	2,370	1,296	967	55	127	224
Number of Depositors											
Number of Borrowers	784	824	3,537	2,078	102	766	297	586	23	56	97
Number of Real Estate Loans	33	96	623	100		4	32				
Dividend Rate Shares	6%	6%	5½%	5½%	5½%	6%	5½%	7%	6%		5½%
90 Day Notice	6½%		6%								
Term Share Certificates											
Interest on Deposits											
Other Rates			4½%			2%	4%				

ASSETS	MILLBURY		NATICK	NEW BEDFORD							
	High Carbon	Millbury	Gateway	Aerovox Employees	Citizens	Continental Employees	New Bedford Gas & Edison Light Co Employees	New Bedford Municipal Employees	New Bedford Postal Employees	Revere Copper and Brass Employees	St. Anne
Cash on Hand		119,703.95	500.00		45,000.00	818.69	29,335.37	1,400.00			5,000.00
Due from Banks (checking)	4,142.29	172,691.58	3,936.94	6,293.33	84,291.08	34,388.26	1,603.46	35,869.10	6,129.54	26,412.48	10,814.41
Cash, Items & Money Orders											
Central C.U. Fund, Inc.	60,000.00	103,022.50	57.79		4,290.31		12,080.08	101,500.00			15,795.06
Shares in Co-op. Banks					8,578.71	6,000.00				26,000.00	40,000.00
Shares in Federal Savings & Loan Assoc.	20,998.68		16,858.45		11,841.52			10,000.00			23,687.95
Deposits in Savings Banks	20,171.51		13,492.14	32,737.41	264,372.34	152,930.22	1,500.00	227,223.22		99,775.36	11,830.63
U.S. Gov't Obligations (Direct & Fully Gtd.)		196,096.22		50,000.00	110,125.00	15,000.00				15,000.00	
Federal Agency Obligations		200,000.00			23,010.14			359,100.00			
Other Bonds & Notes	60,271.55				2,539,850.00	20,997.09	104,887.50	339,943.50		469,558.85	131,523.78
Certificates of Deposit		1,100,000.00			800,000.00		10,000.00	120,000.00			
Other Securities Authorized								144,910.00			
Stocks Owned	27,489.46	97,461.49			142,612.50	13,920.29		114,888.92		14,150.00	113,152.97
Real Estate Loans		5,588,742.66	253,306.06		4,557,715.61	735,768.81		686,130.50			1,147,459.29
Home Improvement Loans	148,914.00	1,478,834.02	63,482.53		941,499.25	14,982.40		165,843.70		68,370.46	
F.H.A. Title I Loans		811,545.90			18,500.50					57,097.96	
Personal Loans	337,435.12	4,548,820.36	659,880.56	56,844.97	4,996,628.41	188,282.83	1,408,981.15	1,257,764.60	90,085..00	228,237.13	108,087.24
Bank Building (Net)		139,665.18									19,441.11
Furniture & Fixtures (Net)	297.92	34,915.52	6,771.27	368.70	83,886.74		2,023.58	9,113.64		980.04	3,189.10
Leasehold Improvements			1,771.12		5,886.16						
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	2,283.81	2,561.12	1,287.40	90.00	17,341.23					79.25	2,358.84
All Other Assets		75,013.64	83.38		272,502.82			511.07		2,942.26	80.00
Mass. C.U. Share Ins. Corp.	7,199.19	137,836.16	10,238.51		132,105.34	8,879.81	13,557.32	1.00	823.04	9,381.66	1.00
Unprocessed P.D.											
TOTAL ASSETS	689,203.53	14,806,910.30	1,031,666.15	146,334.41	15,060,037.66	1,191,968.40	1,583,968.46	3,574,199.25	97,037.58	1,017,985.45	1,632,421.38
LIABILITIES											
Shares	603,842.15	13,702,737.20	971,539.97	111,475.66	13,992,173.08	1,015,224.96	1,399,350.15	3,205,768.59	74,466.30	896,379.22	1,340,169.45
Deposits			23,000.00				13,007.62				
All Club Accounts											
Borrowed Money			20,150.00		150,000						
Borrowers Insurance		2,733.36									1,351.50
Due Mortgagors		20,828.03			8,596.69		7.80				
Mortgage Tax Accounts		48,530.84	3,005.54		31,349.64	11,667.90		12,410.66			11,085.44
Payroll Deductions								61,693.00			
Social Security, w/hldg. Taxes & M.U.C.C.		1,183.53			371.89		509.12	523.87		97.50	698.03
Unearned Interest		459,790.47	1,365.35				34,821.89	522.74		19,247.35	10,176.75
Suspense		2,537.14	43.72		17,038.20			5,253.78			55.00
Other Liabilities	.35	15,224.72	5.43	157.54		1,371.44					854.23
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	50,460.00	511,851.05	6,357.17	33,270.41	455,731.34	90,291.16	114,000.00	105,048.38	14,694.57	86,110.84	212,178.27
Reserve Fund	6,281.46	40,000.00	3,370.15		75,158.00	49,169.39	22,270.38	98,448.34	500.00	1,780.00	
Undivided Earnings	27,002.49	57,508.70	6,228.54	1,162.06	299,051.41	15,204.85		48,701.38	6,866.06	9,288.52	44,406.39
Net Income	1,617.08	(56,014.74)	(3,399.72)	268.74	30,567.41	9,038.70	1.50	35,828.51	510.65	5,082.02	11,446.32
TOTAL LIABILITIES	689,203.53	14,806,910.30	1,031,666.15	146,334.41	15,060,037.66	1,191,968.40	1,583,968.46	3,574,199.25	97,037.58	1,017,985.45	1,632,421.38
Number of Members	385	13,289	1,623	304	10,919	543	1,188	3,009	384	590	998
Number of Depositors							16				
Number of Borrowers	231	7,557	792	108	3,834	346	948	1,199	170	272	304
Number of Real Estate Loans		376	28		293	78		78			146
Dividend Rate Shares	5¾%	5½%	5¼%	5½%	5¾%	6%	6%	5⅞%	6%	6%	4¾%
90 Day Notice			6%		6¼%						
Term Share Certificates											
Interest on Deposits							2½%				
Other Rates											

ASSETS	NEW BEDFORD St. Joseph's	 Southern Massachusetts Telephone	 385	NEW-BURYPORT Towle Employees	NEWTON Newton Municipal	 Newton Teachers	NORTH ADAMS Sprague Electric	NORTH ANDOVER Elgasco	 North Andover Municipal	NORTH-BRIDGE W.M.W.	NORTH-HAMPTON F.H.B.T.
Cash on Hand	3,000.00	5,000.00							50.00	9,200.00	100.00
Due from Banks (checking)	10,296.03	105,872.93	11,229.57	9,330.92	8,911.42	641.99	124,146.99	20,001.97	14,253.54	68,625.63	6,421.57
Cash Items & Money Orders	1,644.09										
Central C.U. Fund, Inc.	59,274.50	169,715.35	10,561.33			1,102.97	10,000.00			4,805.58	518.63
Shares in Co-op. Banks				25,000.00							
Shares in Federal Savings & Loan Assoc.											
Deposits in Savings Banks	12,013.39	83,455.03	1,092.29	23,709.84	5,100.00	13,255.25		46,941.31	35,247.37	6,236.72	45,257.73
U.S. Gov't Obligations (Direct & Fully Gtd.)					149,815.50		5,000.00	80,000.00		175,370.84	40,000.00
Federal Agency Obligations					74,988.75						
Other Bonds & Notes		549,625.00	20,000.00				766,132.65			83,787.50	
Certificates of Deposit		100,000.00								100,000.00	
Other Securities Authorized	31,352.63										20,000.00
Stocks Owned		77,312.15					143,399.44				
Real Estate Loans		308,213.85					433,034.51				13,841.53
Home Improvement Loans	48,826.93							74,363.00			143,773.96
F.H.A. Title I Loans		494,233.76					240,225.36				
Personal Loans	469,529.86	3,434,013.38	62,437.01	102,444.50	538,379.95	37,280.37	2,330,360.81	368,471.60	73,123.71	1,859,246.53	415,770.57
Bank Building (Net)	27,104.15										
Furniture & Fixtures (Net)	3,825.80	6,500.00				307.94	2,095.09			735.19	3,982.15
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	318.83	2,098.52						1,124.54		1,288.67	
All Other Assets		9,080.00									
Mass. C.U. Share Ins. Corp.	6,092.29	27,176.95	262.45	1,115.65		426.88	1.00	4,364.63	978.16	1.00	287.80
Unprocessed P.D.											
TOTAL ASSETS	673,278.50	5,372,296.92	105,582.65	161,600.91	777,195.62	53,015.40	4,054,395.85	595,267.05	123,652.78	2,309,297.66	689,953.94
LIABILITIES											
Shares	621,017.99	4,738,843.14	98,591.45	127,374.98	681,068.02	46,958.06	2,948,262.85	456,433.30	111,336.97	2,037,630.87	637,696.26
Deposits							38,826.10				20,196.25
All Club Accounts	3,571.83						51,177.27				
Borrowed Money											
Borrowers Insurance	631.33		752.09				96.00				
Due Mortgagors											
Mortgage Tax Accounts							9,800.84				
Payroll Deductions				27.05							
Social Security, w/hldg. Taxes & M.U.C.C.	505.53	1,121.47	37.96	47.07	1,098.05					760.71	552.24
Unearned Interest	8,806.11				24,990.39		290,265.72				183.45
Suspense		315.00					790.65			6,024.00	
Other Liabilities		7,784.94			28.00						1,861.69
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	29,286.71	329,676.99	1,140.07	26,212.39	40,007.25	4,629.81	393,325.63	42,869.28	3,389.98	172,839.87	15,186.47
Reserve Fund	2,984.67		1,597.61	6,429.54	10,000.00	247.20	166,895.18	78,244.25	7,233.08	4,000.00	12,856.15
Undivided Earnings	445.23	251,094.97	933.54	831.53	18,241.45	850.12	117,884.66	7,307.39	665.77	70,265.90	1,421.43
Net Income	6,029.10	43,460.41	2,529.93	678.35	1,762.46	330.21	37,070.95	10,412.83	1,026.98	17,776.31	
TOTAL LIABILITIES	673,278.50	5,372,296.92	105,582.65	161,600.91	777,195.62	53,015.40	4,054,395.85	595,267.05	123,652.78	2,309,297.66	689,953.94
Number of Members	1,493	4,174	112	280	1,053	384	3,145	370	185	3,180	1,106
Number of Depositors											
Number of Borrowers	432	2,182	61	130	452	96	1,878	298	98	1,625	383
Number of Real Estate Loans		53					33				2
Dividend Rate Shares	5¼%	6%	5½%	5%	6½%	5½%	6%	6½%	5¼%	5½%	6%
90 Day Notice							4%				6%
Term Share Certificates	5¼%										6¾%
Interest on Deposits											
Other Rates	5¼%										

ASSETS	NORTHAMPTON	NORTON	NORWOOD	ORANGE	PALMER		PEABODY				
	Westmas	Fernandes Employees	Norwood School Employees	Orange	Elco Club	General Package	A.C. Lawrence Employees	Hellenic	Luso American	Peabody	Popular
Cash on Hand		4.17		1,500.00		50.00	750.00	21,263.95	8,200.00	4,440.00	
Due from Banks (checking)	4,540.17	32,010.19	174.40	46,263.65	17,397.25	6,469.94	14,739.73	141,807.79	23,443.19	68,718.01	892.26
Cash Items & Money Orders								2,000.00		5,500.00	
Central C.U. Fund, Inc.		36,586.00		50.00	8,565.86	17,219.71	21,220.14	22,613.21	78,876.48		
Shares in Co-op. Banks			1,260.20	7,000.00	22,936.93	54,824.63	30,350.00		12,205.63		
Shares in Federal Savings & Loan Assoc.				1,000.00		20,000.00					
Deposits in Savings Banks	6,040.17	31,750.73		176.31	10,057.18	93,000.00	503.96		56,970.27		10,568.17
U.S. Gov't Obligations (Direct & Fully Gtd.)			2,000.00				64,744.07				
Federal Agency Obligations											
Other Bonds & Notes				40,340.86			71,007.51	15,046.20			
Certificates of Deposit											
Other Securities Authorized											
Stocks Owned				90,727.39	7,290.80			116,560.00			
Real Estate Loans				19,853.03			4,737.34	9,542,479.72	1,045,133.02	1,089,539.74	
Home Improvement Loans		50,969.21					3,164.20	948,939.91	85,047.78	131,448.52	
F.H.A. Title I Loans						5,647.00	48,299.95				
Personal Loans	16,180.49	648,051.04	78,839.80	1,082,733.97	215,365.95	90,635.00	335,188.53	1,969,084.45	358,050.19	618,252.12	41,422.98
Bank Building (Net)								49,676.88			
Furniture & Fixtures (Net)		738.67		5,462.52		171.48		28,749.02	1,600.60	18,400.87	650.00
Leasehold Improvements										2,774.31	
Real Estate by Foreclosure								163,557.54			
Real Estate in Possession										16,210.13	
Prepaid Expenses						645.35					
All Other Assets				3,600.00				13,478.46		46,120.68	
Mass. C.U. Share Ins. Corp.		7,489.31	778.61	18,153.27		2,226.98	3,929.32	169,114.15	14,930.78	32,559.58	458.46
Unprocessed P.D.											
TOTAL ASSETS	26,760.83	807,599.32	83,053.01	1,316,861.00	281,613.97	290,890.09	598,634.55	13,204,371.28	1,684,457.94	2,033,963.96	53,991.87
LIABILITIES											
Shares	26,083.39	703,265.84	69,018.19	1,073,631.46	228,965.30	249,088.70	443,837.80	8,534,561.20	1,556,772.36	1,383,045.12	42,980.05
Deposits											
All Club Accounts				351..00				2,749.00	1,179.00		
Borrowed Money			1,000.00	110,000.00				3,350,000.00		620,000.00	
Borrowers Insurance	83.96			395.64			2,666.96	11,293.83	6,165.27	(427.87)	24.13
Due Mortgagors											
Mortgage Tax Accounts				376.04				167,077.93	10,999.34	8,621.59	
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.				423.29	160.00	106.63	380.62	1,804.24	220.39	254.10	84.61
Unearned Interest						407.55		140,360.77			
Suspense			16.09	170.75			509.09		56.50		
Other Liabilities		52.00					1,196.42	12,030.93	3,350.00	72.02	
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	15.63	47,382.96	9,066.66	44,623.66	21,482.51	20,103.16	69,255.49	501,718.53	65,399.41	68,288.02	8,352.81
Reserve Fund		44,810.81		69,719.35	29,900.82	15,400.00	21,210.51	120,722.15	19,127.63	10,242.41	1,877.69
Undivided Earnings		4,450.65	3,836.16	2,936.43	1,105.34	4,978.71	56,605.27	276,823.38	5,000.00	(67,259.42)	651.38
Net Income	577.85	7,637.06	115.91	14,233.38		805.34	2,972.39	85,229.32	16,188.04	11,127.99	21.20
TOTAL LIABILITIES	26,760.83	807,599.32	83,053.01	1,316,861.00	281,613.97	290,890.09	598,634.55	13,204,371.28	1,684,457.94	2,033,963.96	53,991.87
Number of Members	189	1,350	311	2,213	186	280	608	5,432	1,270	2,087	137
Number of Depositors											
Number of Borrowers	44	730	119	828	110	139	369	2,110	398	598	57
Number of Real Estate Loans				9			1	473	70	53	
Dividend Rate Shares	5½%	5½%	4½%	5½%	6%	5¼%	6%	6%	6%	6%	6%
90 Day Notice				6%				6½%			
Term Share Certificates											
Interest on Deposits											
Other Rates				4%							

ASSETS	PITTSFIELD B.C.L.	Berkshire	Eagle	Epco Employees	Pittsfield G.E. Employees	Pittsfield Postal Employees	Pittsfield Teachers	QUINCY Pneumatic	Quincy Municipal	Wollaston	RANDOLPH Dunkin Donuts
Cash on Hand	150.00				100.00			5.48	50.00	25,000.00	
Due from Banks (checking)	5,669.96	7,152.07	8,702.77	19,559.57	172,912.27	25,305.77	27,229.63	48,744.36	136,998.80	35,670.90	7,076.80
Cash Items & Money Orders											
Central C.U. Fund, Inc.	48,500.00	1,054.70		4,048.49	25,755.63	11,676.50	500.00	2,334.18	109,106.31	61,813.50	9,272.32
Shares in Co-op. Banks		143.41				1,600.00	10.00	28,000.00	100.00	15,000.000	
Shares in Federal Savings & Loan Assoc.			6,000.00	11,000.00			10.00	20,000.00			
Deposits in Savings Banks	42,253.01					787.47	533.64	117,914.17	61,037.29		2,031.68
U.S. Gov't Obligations (Direct & Fully Gtd.)					345,985.00						
Federal Agency Obligations					640,264.70			25,093.75			
Other Bonds & Notes				98,038.00	3,826,810.74		28,957.50	288,309.47	49,649.13	99,105.00	
Certificates of Deposit					700,000.00	5,000.00			725,000.00	400,000.00	
Other Securities Authorized								14,169.82	150,000.00		
Stocks Owned					1,020,471.90			5,126.49	5,095.65		
Real Estate Loans					3,364,923.79			276,996.77	295,430.06	865,347.80	
Home Improvement Loans	200,617.99			21,025.00	1,445,056.69		103,396.19	119,898.18	764,404.64	305,144.78	
F.H.A. Title I Loans							99,511.42				
Personal Loans	557,507.17	146,103.17	85,919.00	149,310.00	6,154,243.58	393,521.64	476,484.05	713,034.79	2,462,121.59	4,088,424.76	70,611.01
Bank Building (Net)					350,517.06					66,615.17	
Furniture & Fixtures (Net)	6,601.71			400.00	18,768.82		3,490.00	3,300.00		50,965.00	225.00
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	8,893.68		150.24	106.29	23,861.11			1,750.38		2,000.00	
All Other Assets	1,048.00						210.00				30.00
Mass. C.U. Share Ins. Corp.	2,227.71	1,224.40		543.00	1.00	3,607.47	6,747.82	14,541.78	100.00	1.00	677.27
Unprocessed P.D.											
TOTAL ASSETS	873,469.23	155,677.75	100,772.01	304,030.35	18,089,672.29	441,498.85	747,080.25	1,679,219.62	4,759,093.47	6,015,087.91	89,924.08
LIABILITIES											
Shares	827,816.77	133,051.95	58,316.87	279,032.01	15,518,510.14	423,949.14	642,546.33	1,481,195.32	4,267,232.70	5,431,839.25	78,792.55
Deposits			26,865.00								
All Club Accounts											
Borrowed Money								39,790.00			
Borrowers Insurance							1,943.25	883.85			
Due Mortgagors										26,774.42	
Mortgage Tax Accounts					143,935.76			5,109.15	3,540.41	8,016.97	
Payroll Deductions										32,887.76	
Social Security, w/hldg. Taxes & M.U.C.C.	328.44			267.63	1,041.46		312.65	116.16	159.40	591.84	
Unearned Interest	3,706.29		1,052.95		432,201.00		30,960.28		115,943.71		
Suspense				50.08	1,581.75			38.10			369.23
Other Liabilities				2,004.00	168.00		20.00		265.20	1,060.00	
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	28,517.77	20,492.45	8,271.12	18,516.43	904,700.00	12,776.03	50,176.16	95,423.27	111,224.66	300,000.00	7,220.58
Reserve Fund	3,878.51	29.45		3,220.00	377,787.50	500.00	800.00	13,730.23	141,451.28	110,000.00	
Undivided Earnings	5,311.93	1,416.28	6,266.07	885.12	532,189.40	1,481.88	17,664.77	33,054.59	89,610.86	61,150.90	3,178.55
Net Income	3,909.52	687.62		55.08	177,557.28	2,791.80	2,656.81	9,878.95	29,665.25	42,766.77	363.17
TOTAL LIABILITIES	873,469.23	155,677.75	100,772.01	304,030.35	18,089,672.29	441,498.85	747,080.25	1,679,219.62	4,759,093.47	6,015,087.91	89,924.08
Number of Members	1,680	179	116	506	9,892	321	840	1,016	2,904	7,995	126
Number of Depositors											
Number of Borrowers	628	101	74	177	4,770	193	393	531	1,510	3,497	89
Number of Real Estate Loans					241			25	37	67	
Dividend Rate Shares	5½%	5¾%	5½%	5%	6¼%	4%	5½%	5.1%	6%	5½%	8%
90 Day Notice	6%				6¾%					6%	
Term Share Certificates			4%								
Interest on Deposits											
Other Rates											

ASSETS	RANDOLPH	REVERE		ROCKLAND	SALEM				SAUGUS	SHARON	SOMERSET
	Randolph	Revere Firefighters	Shirley	Rockland	St.Joseph	Salem	Salem Italiam-American	Sylvania Employees	Saugus	Sharon	Somerset
Cash on Hand	8,619.26		10.00	380,330.26	40,000.00			100.00	6,000.00	10,641.68	40,000.00
Due from Banks (checking)	46,885.94	19,026.96	59,291.00	106,585.21	242,810.04	4,462.27	5,250.10	277,037.00	98,043.09	264,047.78	4,806.00
Cash Items & Money Orders					1,000.00						
Central C.U. Fund, Inc.	147,175.00		1,861.00	515,113.29	3,434.01			36,007.00	57,078.73	814.02	358.04
Shares in Co-op. Banks	47,526.75			206,208.45	3,022.91	28,000.00					28,390.79
Shares in Federal Savings & Loan Assoc.	5,000.00			37,992.43							
Deposits in Savings Banks											
U.S Gov't Obligations (Direct & Fully Gtd.)	236,641.61	1,000.00	60,000.00	227,977.64	2,691.11	3,734.97	177,820.34	140,204.00	12.32		163,538.80
	250,000.00		50,000.00	500,000.00	124,828.13			100,000.00			
Federal Agency Obligations				2,360,167.78	50,000.00					820,285.56	
Other Bonds & Notes	240,879.51	10,000.00	587,000.00	440,233.66	423,275.07			2.00		3,027,420.00	
Certificates of Deposit	1,200,000.00	20,000.00	300,000.00	636,260.29		11,188.06		100,000.00	360,000.00	800,000.00	306,000.03
Other Securities Authorized				600,000.00	200,000.00					699,550.00	100,000.00
Stocks Owned	20,220.20		10,000.00	125,782.13	65,034.39				89,456.23		130,625.50
Real Estate Loans	836,630.49		2,198,917.00	39,507,187.10	4,788,827.97				1,404,133.06	4,739,301.82	2,741,333.09
Home Improvement Loans		45,009.00	514,229.00	2,582,732.78	22,582.88			289,924.00	349,812.64	724,618.02	
F.H.A. Title I Loans	2,240.84			219,893.46	752.82				42,666.60	18,391.96	57,546.76
Personal Loans	1,924,965.71	203,485.29	2,503,362.00	19,766,191.85	599,494.18	98,166.58	116,524.16	3,066,581.00	931,920.92	2,752,148.69	3,276,524.77
Bank Building (Net)				549,758.78	61,456.07				42,666.60		
Furniture & Fixtures (Net)	13,177.27		18,903.00	185,866.76	17,935.04		944.86	4,540.00	13,630.51	6,313.48	39,904.41
Leasehold Improvements			3,185.00								
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses		696.48		62,987.95	5,586.08	790.24		1,572.00	4,535.00	37,621.98	1,068.30
All Other Assets	2,191.78		39,992.00		595.95			808.00		23,127.93	
Mass. C.U. Share Ins. Corp.	33,302.50			658,747.42	56,856.03	1,196.66	2,988.97	33,198.00	27,247.37	128,806.65	1.00
Unprocessed P.D											
TOTAL ASSETS	5,015,256.86	299,217.73	6,346,750.00	69,670,017.25	6,710,182.68	147,538.78	303,528.43	4,049,973.00	3,384,536.47	14,053,089.57	6,890,097.49
LIABILITIES											
Shares	4,726,745.46	263,558.04	5,843,319.00	65,105,434.25	5,816,428.58	110,918.85	271,199.83	3,021,874.00	2,860,678.35	13,251,737.58	5,979,602.19
Deposits											
All Club Accounts	1,311.00			34,450.00	14,855.25		2,479.00	300,122.00	16,786.00		
Borrowed Money						11,500.00		94,000.00			
Borrowers Insurance					1,648.70	1,491.30			20,069.70	2,488.47	
Due Mortgagors	10,000.00			118,997.36	15,310.16						
Mortgage Tax Accounts	10,717.29		32,324.00	331,181.00	58,338.23				16,042.52	40,004.42	15,027.09
Payroll Deductions											
Social Security, w/hldg Taxes	910.00		1,967.00					11,840.00			
& M.U.C.C.	941.99			1,965.71	1,031.77		146.76		849.18	1,165.14	1,244.82
Unearned Interest	98,768.38			468,442.25				63,813.00			296,604.92
Suspense	92.41				3,074.03					10.00	
Other Liabilities	1,618.91			306,840.50	1,834.46			16,277.00			
Unearned Income											
Guaranty Fund (incl Entrance Fees)	109,606.96	9,723.48	306,339.00	2,376,539.70	475,000.00	19,367.82	16,063.47	392,940.00	137,607.00	289,859.38	374,846.42
Reserve Fund	1,289.38	10,797.45	38,029.00	259,708.11	22,322.08		5,467.50	115,752.00	71,211.64	30,607.10	108,893.82
Undivided Earnings	9,602.24	10,868.03	60,000.00	(9,958.13)	230,555.56	2,213.54	6,085.11	7,941.00	226,331.55	246,497.00	35,668.40
Net Income	43,652.84	4,270.73	64,772.00	676,416.50	69,783.86	2,047.23	2,086.76	25,414.00	34,960.53	190,720.48	78,209.83
TOTAL LIABILITIES	5,015,256.86	299,217.73	6,346,750.00	69,670,017.25	6,710,182.68	147,538.78	303,528.43	4,049,973.00	3,384,536.47	14,053,089.57	6,890,097.49
Number of Members	4,088	144	4,258	38,630	3,438	329	446	6,364	2,707	6,234	5,153
Number of Depositors											
Number of Borrowers	1,582	96	2,570	15,326	489	121	148	3,428	825	2,083	2,294
Number of Real Estate Loans	57		130	2,350	319				97	217	247
Dividend Rate Shares	6%	6½ %	6%	5½ %	6%	6%	5%	6%	6%	6%	5.30
90 Day Notice				6%						6½ %	
Term Share Certificates	5¼ %										
Interest on Deposits				4½ %							
Other Rates				7½ %	2%		2%	4%	4¼ %		

ASSETS	SOMERVILLE Bowker Employees	Porter Employees'	Swift Employees	SOUTHBORO Worcester Gas & Light Employees	SOUTHBRIDGE Southbridge	SPRINGFIELD American Bosch	Brightwood Casa	Chapman	C.L.U.	Diamond Match Employees	Farmco Employees
Cash on Hand		25.00	250.00		25,000.00	34,087.94		14,214.08	150.00		
Due from Banks (checking)	2,574.31	7,904.20	3,020.06	10,324.96	180,610.74	8,878.86	46,459.34	129,779.86	19,770.77	13,736.56	1,939.53
Cash Items & Money Orders									(505.80)	549.74	
Central C.U. Fund, Inc.		292.12	222.54	5,634.41	64,678.88	111,650.00	35,525.00	391,953.65	106,839.36		10,252.41
Shares in Co-op. Banks			4,000.00								
Shares in Federal Savings & Loan Assoc.									1,680.80	1,572.33	1,130.74
Deposits in Savings Banks	21,959.38	23,583.75	325.95	10,133.53					80,484.32	49,000.00	18,787.56
U.S. Gov't Obligations (Direct & Fully Gtd.)						324,643.00				60,920.64	
Federal Agency Obligations					172,863.20	525,234.38					
Other Bonds & Notes					730,625.45	738,720.59					14,981.25
Certificates of Deposit				100,000.00	947,000.00	200,000.00					
Other Securities Authorized											
Stocks Owned		28,810.65			36,205.13	348,257.50				8,675.80	
Real Estate Loans					6,739,088.88	721,166.92	6,760.00				
Home Improvement Loans		20,223.54		57,237.65		140,533.00		387,823.41	662,592.95		
F.H.A. Title I Loans					413,441.48			217,909.70			
Personal Loans	7,275.00	106,749.37	53,734.02	297,610.98	3,100,462.40	652,534.30	143,592.74	2,448,767.78	1,858,758.73	74,985.99	129,211.15
Bank Building (Net)					380,119.42			17,500.00			
Furniture & Fixtures (Net)		114.60		1,334.19	12,375.23	8,710.81	5,386.00	20,462.56	24,712.00		
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses					556.41	2,299.41		3,006.20	38,675.40		540.00
All Other Assets					6,666.20			61,392.00	24,954.16		586.64
Mass. C.U. Share Ins. Corp.	145.00	1,495.57	1,061.94	3,800.76	107,000.67	33,660.75	1.00	5,000.00	2,749.00		1,819.54
Unprocessed P.D.											
TOTAL ASSETS	31,953.69	189,198.80	62,614.51	486,076.48	12,916,694.09	3,850,377.46	237,724.08	3,697,809.24	2,820,861.69	209,441.06	179,248.82
LIABILITIES											
Shares	28,629.11	148,941.05	37,438.79	430,970.59	11,612,798.04	3,478,615.65	199,329.30	3,323,257.33	1,471,826.73	192,626.96	155,039.66
Deposits								22,800.00	25,805.39		
All Club Accounts		2,971.00			86,265.00		99.00	12,688.00	1,184,089.89		1,045.00
Borrowed Money		17,000.00					20,000.00				
Borrowers Insurance	253.36	2,322.67	1,397.65	2,903.68	32,426.12					309.83	
Due Mortgagors					8,862.46						
Mortgage Tax Accounts					55,076.39	10,575.31	177.50				
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.		70.78	(77.83)	336.73	2,840.95	704.53		703.88	1,302.72		
Unearned Interest						81,317.32	4,000.00				
Suspense		2,516.43	209.17		2,611.74	260.14		221.79		103.74	
Other Liabilities		241.50		134.50	10,351.57			3,359.70		53.91	7,367.87
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	2,213.33	8,688.51	24,169.32	28,861.20	536,457.31	197,808.72	4,700.00	238,076.68	98,363.00	13,564.20	13,227.16
Reserve Fund	101.59	2,883.89	383.83	17,835.92	99,145.38	27,778.56	1,652.57	78,558.79	14,652.50	873.22	
Undivided Earnings	448.76	3,606.07		1,589.39	350,655.47	33,053.31	2,779.10	455.23	4,115.86	769.62	1,149.53
Net Income	307.54	(43.10)	(906.42)	3,444.47	119,203.66	20,263.92	4,986.61	17,687.84	20,705.60	1,139.58	1,419.60
TOTAL LIABILITIES	31,953.69	189,198.80	62,614.51	486,076.48	12,916,694.09	3,850,377.46	237,724.08	3,697,809.24	2,820,861.69	209,441.06	179,248.82
Number of Members	76	180	232	441	10,711	1,440	575	3,502	6,123	435	132
Number of Depositors											
Number of Borrowers	28	86	59	254	3,201	604	211	2,170	2,045	273	78
Number of Real Estate Loans					511	91	1				
Dividend Rate Shares	4%	5%	4%	6¼%	6%	6½%	6%	5½%	5½%	5½%	6%
90 Day Notice											
Term Share Certificates											
Interest on Deposits								4½%			
Other Rates		½%						2%			1%

ASSETS	SPRINGFIELD Kelko	Maccabean Pythian	Massachusetts Mutual Employees	Mercy	Monarch	Monsanto Employees	Morco Employees	Setco	Springfield	Springfield Mass Municipal Employees	Springfield Mass Post Office Employees
Cash on Hand	100.00			300.00		4,560.00			500.00	16,000.00	6,785.94
Due from Banks (checking)	6,057.43	7,641.20	22,911.88	14,056.60	20,414.89	88,280.61	16,170.77	3,642.86	24,745.75	24,772.73	97,214.46
Cash Items & Money Orders					250.00						
Central C.U. Fund, Inc.	36,283.14				1,242.47	91,134.78	20,977.84	3,506.26	50.00	103,022.50	33,477.82
Shares in Co-op. Banks	685.22									76,278.24	46,959.47
Shares in Federal Savings & Loan Assoc.					4,234.74	20,000.00		14,716.06		65,236.24	22,669.82
Deposits in Savings Banks	647.55	5,280.64	53,090.82	20,810.80	36,139.69	196,759.14	15,500.54	8,175.50		144,251.74	5,069.74
U.S. Gov't Obligations (Direct & Fully Gtd.)			175,000.00			179,118.50				19,705.17	
Federal Agency Obligations	250,028.00		650,000.00			1,672,158.05					
Other Bonds & Notes	170,750.00		2,971,028.32		143,864.48	1,736,669.30				238,789.19	122,870.80
Certificates of Deposit								31,000.00			
Other Securities Authorized		5,000.00									
Stocks Owned			510,145.77		5,319.28	260,093.97				73,233.58	83,075.56
Real Estate Loans	140,164.18					2,445,097.40			669,178.28	1,664,067.92	263,033.89
Home Improvement Loans	169,120.56			2,209.00	16,848.83	241,690.36			322,019.15	211,125.71	155,012.76
F.H.A. Title I Loans	355.44		321,881.15								
Personal Loans	886,559.61	48,630.75	1,892,393.89	50,950.50	496,959.31	1,937,422.56	400,289.22	61,654.36	929,870.54	2,133,191.54	736,946.55
Bank Building (Net)										52,866.80	
Furniture & Fixtures (Net)	5,370.00			1,860.04		8,215.22	2,400.00	99.00	14,493.26	2,800.00	
Leasehold Improvements	4,302.00										
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	894.38		314.00	2,514.59	538.00	4,224.15				11,722.22	282.60
All Other Assets	9,593.50		4,761.92			1,654.74		100.00		24,962.83	19,070.54
Mass. C.U. Share Ins. Corp.	8,189.55	546.28	1.00	1.00	3,788.64	1.00	1.00	1,488.91	33,269.07	47,133.28	9,527.39
Unprocessed P.D.											
TOTAL ASSETS	1,689,100.56	67,098.87	6,601,528.75	92,702.53	729,600.33	8,887,079.78	455,339.37	124,382.95	1,994,126.05	4,909,159.69	1,601,997.34
LIABILITIES											
Shares	1,522,451.56	56,562.24	6,159,051.67	87,627.38	607,413.03	8,027,107.36	430,365.33	95,706.26	1,681,956.88	4,356,172.20	1,411,598.32
Deposits									32,848.46		
All Club Accounts	15,182.50			629.00		8,379.50	4,423.00	1,286.67	2,726.00		
Borrowed Money					30,000.00						
Borrowers Insurance		1,049.70							13,376.93	34,782.77	6,008.71
Due Mortgagors											
Mortgage Tax Accounts						34,692.09			7,481.37	32,988.77	3,810.73
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	(16.00)				82.08		470.53	57.90	841.12	1,065.56	1,970.66
Unearned Interest	46,928.83	3,110.27	16,869.36	1,000.00	34,459.01	161,768.88	4,600.00		40,770.61	48,185.73	
Suspense	2.16							62.03			
Other Liabilities	93.90	12.00		536.00	254.34	18,545.23		4.00	71,192.75	3,350.71	6,792.65
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	81,332.96	4,766.02	132,466.31	300.00	41,691.30	387,100.00	8,000.00	18,219.36	128,430.51	353,164.84	116,103.62
Reserve Fund	7,126.46		235,742.24	164.87	1,568.09	66,000.00	4,319.87	855.78	11,134.05	16,300.00	31,181.05
Undivided Earnings	5,587.49	325.56		300.00	4,800.48	101,616.85		7,666.21		3,167.60	15,044.13
Net Income	10,410.70	1,273.08	57,399.17	2,145.28	9,332.00	81,869.87	3,160.64	524.74	3,367.37	59,981.51	9,487.47
TOTAL LIABILITIES	1,689,100.56	67,098.87	6,601,528.75	92,702.53	729,600.33	8,887,079.78	455,339.37	124,382.95	1,994,126.05	4,909,159.69	1,601,997.34
Number of Members	1,124	103	2,401	398	587	2,587	913	200	2,725	4,822	1,452
Number of Depositors											
Number of Borrowers	816	45	1,213	111	519	1,227	565	120	1,077	1,883	759
Number of Real Estate Loans	36					210			69	168	25
Dividend Rate Shares	6%	6½%	6½%	6%	5¾%	6%	6%	5½%	5½%	5½%	5½%
90 Day Notice											6%
Term Share Certificates											
Interest on Deposits									4½%		
Other Rates	2%					2½%	2%		2%		

ASSETS	SPRINGFIELD (Continued)			SWANSEA	TAUNTON			TEWKSBURY	WAKEFIELD		WALPOLE
	Springfield Street Railway Employees	Springfield Teachers	Western Massachusetts Telephone Workers	Swansea	Adams Post	Adayco	Taunton Postal Employees	Corenco Employees	Amlico	L.B. Evans Employees	Neponset
Cash on Hand	250.00	75.00	50,445.29	7,277.00		25.00			20.00		4,000.00
Due from Banks (checking)	27,558.51	180,286.34	(62,275.10)	11,983.69	2,017.57	3,067.38	4,535.42	712.24	57,858.07	13,009.00	10,330.34
Cash Items & Money Orders	500.00		85,000.00	600.00							
Central C.U. Fund, Inc.	15,225.00	75,742.50	771,146.25	2,253.51	6,166.52				2,163.68		169,000.79
Shares in Co-op. Banks					35,632.64	317.30				71,768.13	198,939.83
Shares in Federal Savings & Loan Assoc.				1,010.00							
Deposits in Savings Banks	50.00	5,864.92		12,086.49		342.75	10,000.00	379.41	10,000.00	76,063.11	357,809.73
U.S. Gov't Obligations (Direct & Fully Gtd.)			1,473,446.08						74,948.79		
Federal Agency Obligations	102,169.48			90,000.00							
Other Bonds & Notes		282,833.26	4,197,650.00	70,000.00					285,443.28		1,330,565.33
Certificates of Deposit			550,000.00			20,688.90	32,000.00				100,000.00
Other Securities Authorized		606,171.08				9,673.40					
Stocks Owned		28,062.30	84,364.00							6,190.70	432,661.19
Real Estate Loans	25,348.98		28,498.11	127,376.29	11,533.95						2,170,392.18
Home Improvement Loans	21,571.55		1,194,598.00	32,540.80							84,461.69
F.H.A. Title I Loans	41,633.64	712,208.00	509,346.00								
Personal Loans	374,032.16	2,685,022.00	5,640,815.89	754,657.94	41,706.37	41,307.54	23,402.00	4,089.22	506,422.26	11,641.74	766,857.81
Bank Building (Net)		28,200.00		35,530.27							
Furniture & Fixtures (Net)			1.00	5,237.80							3,059.05
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	922.50			328.00			498.00	18.00		205.84	811.43
All Other Assets			61,868.00								
Mass. C.U. Share Ins. Corp.	2,631.76		1.00	10,595.77	842.19	623.91	607.97	90.57		1,571.27	45,310.76
Unprocessed P.D.											
TOTAL ASSETS	611,893.58	4,604,465.40	14,584,904.52	1,161,477.56	97,899.24	76,046.18	71,043.39	5,289.44	936,856.08	180,449.79	5,674,200.13
LIABILITIES											
Shares	480,154.69	3,828,173.63	12,958,089.73	1,038,861.65	82,093.31	69,172.29	60,707.71	3,284.07	836,903.69	152,079.92	5,132,542.90
Deposits											
All Club Accounts	1,321.00		77,812.00	8,807.00				200.00			
Borrowed Money	15,000.00				3,000.00					35.67	
Borrowers Insurance	176.56				132.95						
Due Mortgagors											3,051.04
Mortgage Tax Accounts	627.37			689.97							59,055.06
Payroll Deductions		170,893.00	230,443.30								
Social Security, w/hldg. Taxes & M.U.C.C.	388.06	135.52	2,838.40	457.20					20.19		
Unearned Interest	10,383.22		385,000.00					19.30			
Suspense	72.29								30.74	5.00	1,781.86
Other Liabilities	1,443.89	14,456.56	8,701.99								
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	69,975.66	196,967.53	618,000.00	70,331.05	10,001.50	3,299.15	7,939.25	870.98	42,917.29	20,735.32	281,394.09
Reserve Fund	12,897.45	18,226.45	84,348.03	27,767.37		2,500.00			2,900.00	3,556.46	133,465.36
Undivided Earnings	15,805.38	336,820.04	140,000.00	3,785.75	1,031.02	393.24	2,248.52	915.09	45,863.10	2,883.15	10,000.00
Net Income	3,649.01	38,792.67	79,671.07	10,777.57	1,640.46	681.50	147.91		8,221.07	1,154.27	52,909.82
TOTAL LIABILITIES	611,893.58	4,604,465.40	14,584,904.52	1,161,477.56	97,899.24	76,046.18	71,043.39	5,289.44	936,856.08	180,449.79	5,674,200.13
Number of Members	527	2,707	6,766	1,724	223	150	92	39	1,138	220	3,323
Number of Depositors											
Number of Borrowers	389	1,356	5,004	830	64	62	38	16	629	72	917
Number of Real Estate Loans	10		21	17	7						241
Dividend Rate Shares	6%	6%	6¼%	5%	3½%	5½%	6%	5½%	5½%	5½%	6%
90 Day Notice											
Term Share Certificates											
Interest on Deposits											1%
Other Rates	1%		2%	4%							

ASSETS	WALPOLE (continued)	WALTHAM						WATERTOWN			WEBSTER
	Walpole Municipal Employees	Grover Cronin	Honeywell Information Systems	Middlesex	Raytheon Employees	The Waltham Hospital Employees	Waltham Municipal Employees	Arsenal Employees	Ionics	Watertown Municipal	Webster
Cash on Hand											
Due from Banks (checking)				75.00	190.00			5,000.00			49,200.00
Cash Items & Money Orders	5,249.50	3,806.80		3,596.46	316,862.01	5,189.52	19,704.98	25,257.72	8,208.63	32,495.79	100,153.74
Central C.U. Fund, Inc.					615,681.57						1,000.00
Shares in Co-op. Banks		16,724.71	53.04		135,919.51		11,151.55	6,666.57	10,553.44	25,467.90	104,089.75
Shares in Federal Savings & Loan Assoc.	85,000.00			10,131.75			45,700.00	1,212.83			4,600.00
Deposits in Savings Banks				10,000.00				3,399.57		6.60	
U.S. Gov't Obligations (Direct & Fully Gtd.)		59,000.00	109,456.22	1,491.28	592,878.06	41,368.23	48,286.78	4,476.03	8,077.87	10,186.21	
Federal Agency Obligations		228,489.30			197,500.00					99,400.00	100,000.00
Other Bonds & Notes		99,337.50			401,000.00						
Certificates of Deposit		224,710.91			2,294,167.84			99,867.68	13,205.52	29,993.75	39,093.75
Other Securities Authorized								60,000.00		500,000.00	2,300,000.00
Stocks Owned		46,209.97									
Real Estate Loans		20,418.50		6,262.49	642,562.47		7,627.70			7,556.75	1,015,924.82
Home Improvement Loans										559,597.18	15,364,534.37
F.H.A. Title I Loans					2,955,883.08		87,729.04		8,943.15		826,834.90
Personal Loans											608,848.78
Bank Building (Net)	98,887.47	399,961.05	2,302,872.57	274,237.73	11,568,709.61	70,341.00	463,150.81	682,541.76	82,406.04	376,143.66	3,549,067.69
Furniture & Fixtures (Net)											196,522.18
Leasehold Improvements	370.75		5,853.48	647.23	8,000.00		1,351.46		300.80	100.00	100,084.28
Real Estate by Foreclosure					4,000.00						
Real Estate in Possession											68,221.20
Prepaid Expenses											
All Other Assets	1,037.41		3,554.00	801.58	40,673.56				655.40		9,629.24
Mass. C.U. Share Ins. Corp.					178.93			570.63	12.00		289,395.99
Unprocessed P.D.	1,469.56	11,428.43	26,208.15	4,402.67	1.00	747.65	4,305.24	2,818.47	1,197.57	14,725.24	199,869.03
TOTAL ASSETS	192,014.69	1,110,087.17	2,447,997.46	311,646.19	19,774,207.64	117,646.40	689,007.56	891,811.06	133,560.42	1,655,673.08	24,927,069.72
LIABILITIES											
Shares	158,957.82	935,132.97	2,339,446.80	266,367.53	18,110,690.28	112,925.69	507,515.11	795,085.50	124,053.75	1,442,014.04	22,638,457.59
Deposits		9,000.00									
All Club Accounts		2,869.00	18,577.10							3,095.45	55,382.92
Borrowed Money											
Borrowers Insurance	611.94			540.07		501.20	4,023.58			2,186.07	48,146.40
Due Mortgagors											292,807.30
Mortgage Tax Accounts										36,600.73	115,413.59
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	124.05		55,058.35	225.00			25.27	273.98		338.66	2,279.89
Unearned Interest		10,000.00									317,928.35
Suspense								56.45	127.60		375.30
Other Liabilities		21,000.00			34,147.06	2,455.24	4,801.91	118.93	621.00		10,379.40
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	12,904.63	63,000.00	26,244.67	25,347.89	1,045,055.81	859.41	41,508.07	47,026.30	2,632.80	99,071.83	829,676.79
Reserve Fund		17,745.20	12,086.60	1,444.09	370,893.39		58,238.16	5,325.01	2,000.00	4,938.41	231,851.36
Undivided Earnings	16,557.21	42,000.00	2,415.12	14,397.80	7,960.57	904.86	65,007.16	38,350.30	3,022.42	57,153.80	160,739.86
Net Income	2,859.04	9,340.00	(5,831.18)	3,323.81	205,460.53		7,888.30	5,574.59	1,102.85	10,274.09	223,630.97
TOTAL LIABILITIES	192,014.69	1,110,087.17	2,447,997.46	311,646.19	19,774,207.64	117,646.40	689,007.56	891,811.06	133,560.42	1,655,673.08	24,927,069.72
Number of Members	359	524	5,903	382	21,146	330	1,067	1,296	170	889	11,016
Number of Depositors											
Number of Borrowers	133	320	1,563	247	13,239	155	361	751	84	452	3,115
Number of Real Estate Loans										53	1,033
Dividend Rate Shares	5½%	5½%	5½%	5½%	6%	5½%	5½%	5½%	6%	6%	
90 Day Notice											
Term Share Certificates											
Interest on Deposits		1%									
Other Rates										5%	

ASSETS	WELLESLEY	WESTWOOD	WESTFIELD		WEST SPRINGFIELD					WEYMOUTH	
	Boston Shell	Westwood	Columbia Bicycle	Savage Arms Employees	Dairy	General Fibre Employees	John H. Breck Employees	Wemelco	Wico Employees	Quinwey	Weymouth Town Employees
Cash on Hand									15.00		400.00
Due from Banks (checking)	10,020.48	7,008.78	2,754.05	9,342.06	5,917.91	8,274.30	18,855.92	80,814.90	1,233.70	7,312.22	66,561.81
Cash Items & Money Orders				1,699.34						417.25	
Central C.U. Fund, Inc.			20,393.40	25,375.00	389.64	40,000.00	3,200.00	102,641.88			
Shares in Co-op. Banks	10,000.00	32,000.00		800.00	2,000.00	10,500.00	10,100.00	50,000.00	728.26		
Shares in Federal Savings & Loan Assoc.						25,145.67	100,000.00	20,000.00			
Deposits in Savings Banks		1,346.98	8,461.59	47,000.00		4,013.13	16,000.00	90,151.75	6,155.47		2,248.43
U.S. Gov't Obligations (Direct & Fully Gtd.)				98,743.75						25,000.00	24,379.50
Federal Agency Obligations	20,316.95			154,793.75				248,825.94		30,000.00	
Other Bonds & Notes		104,016.41		546,853.76	3,851.00		24,148.30	280,889.43			
Certificates of Deposit								100,000.00	55,000.00	39,000.51	29,903.83
Other Securities Authorized			7,787.50	199,276.25				104,925.00	30,006.29		
Stocks Owned			16,411.74	107,557.48		3,338.20	48,084.82	32,706.43	17,637.50		
Real Estate Loans		5,618.56	97,092.60	520,642.22				2,342,936.40		71,447.63	
Home Improvement Loans							18,220.15			5,512.00	
F.H.A. Title I Loans				90,856.38				302,157.91			
Personal Loans	271,168.08	253,580.20	349,838.60	478,075.53	10,087.00	379,559.32	351,687.10	722,312.72	141,207.18	545,994.75	1,140,853.41
Bank Building (Net)											
Furniture & Fixtures (Net)			617.30	5,435.02		300.00	1,023.60	4,660.00	175.00		5,166.53
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses			1,249.00	1,005.33		1,954.47			1,136.18		
All Other Assets		377.83		6.00			15,340.01				765.00
Mass. C.U. Share Ins. Corp.	2,674.70	5,320.45	4,506.51	1.00	1.00	2,301.38	4,258.85	41,347.52			11,692.19
Unprocessed P.D.											
TOTAL ASSETS	314,180.21	409,269.21	509,112.29	2,287,462.87	22,246.55	475,386.47	610,918.75	4,524,369.88	253,294.58	724,684.36	1,281,970.70
LIABILITIES											
Shares	254,673.87	351,593.42	401,333.23	2,010,058.26	12,680.33	433,118.04	520,484.09	4,123,638.37	211,994.06	576,753.79	1,178,099.43
Deposits											
All Club Accounts						2,821.00			1,559.00		
Borrowed Money		30,000.00									
Borrowers Insurance		56.65	1,493.29	434.38	127.70						
Due Mortgagors				6,247.37							
Mortgage Tax Accounts			136.00	8,788.36				32,097.57		641.51	
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	81.01			316.64	2.64	70.20			309.66	108.10	355.13
Unearned Interest			1,742.33	21,947.26		7,569.78		11,619.97			
Suspense				1.31			52.00		125.15		
Other Liabilities		104.00	1,188.24	4,758.25		888.50	6,859.23	3,975.50			4,112.30
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	23,683.72	26,327.00	31,502.50	177,547.19	8,491.56	27,314.04	50,454.00	254,445.27	31,405.33	62,912.18	61,684.67
Reserve Fund	24,140.95	454.29	55,977.64	5,619.52		2,899.47	7,087.91			5,000.81	21,165.60
Undivided Earnings	8,183.76		10,824.75	29,749.32	382.34	206.87	21,353.86	50,280.11	5,501.66	72,951.86	4,107.82
Net Income	3,416.90	733.85	4,914.31	21,995.01	561.98	498.57	4,627.66	48,313.09	2,399.72	6,316.11	12,445.75
TOTAL LIABILITIES	314,180.21	409,269.21	509,112.29	2,287,462.87	22,246.55	475,386.47	610,918.75	4,524,369.88	253,294.58	724,684.36	1,281,970.70
Number of Members	353	565	534	1,092	33	331	398	1,370	384	565	1,648.00
Number of Depositors											
Number of Borrowers	183	217	272	482	10	211	290	745	188	347	919.00
Number of Real Estate Loans		1	8	72				196		7	
Dividend Rate Shares	6½%	6%	5¼%	6½%	5%	6¼%	6%	6¼%	5½%	6%	
90 Day Notice											
Term Share Certificates											
Interest on Deposits											
Other Rates									4%		

ASSETS	WINCHENDON Marquette	WOBURN Atlantic Gelatin	Overland	WORCESTER C&K Employees	Central Massachusetts Telephone	Craftsman	John Bath Employees	Jonsteel	Moulded Plastics	Norton	St. Vincent Hospital
Cash on Hand					2,000.00					903.12	10.00
Due from Banks (checking)	71,649.65	27,533.93	11,723.23	3,104.38	63,448.81	2,219.6	4,475.45	10,100.01	2,488.84	56,988.44	7,716.00
Cash Items & Money Orders											
Central C.U. Fund, Inc.	4,033.04	1,694.91			142,254.90	15,632.52				2,263.27	52.00
Shares in Co-op. Banks	6,003.22	20,793.93	80,000.00								
Shares in Federal Savings & Loan Assoc								21,038.05		30,994.05	
Deposits in Savings Banks	1,370.15	129,893.42	21,507.25	10,733.14	96,970.22	11,111.16	12,355.42	50,311.47	6,535.82	41,422.10	40,486.00
U.S. Gov't Obligations (Direct & Fully Gtd.)			40,000.00		202,096.99	14,358.25					48,224.00
Federal Agency Obligations										74,950.00	
Other Bonds & Notes		17,113.07									
Certificates of Deposit											
Other Securities Authorized										21,850.00	
Stocks Owned		36,678.93									
Real Estate Loans	1,374,522.90	326,238.38			81,462.37						
Home Improvement Loans		53,396.27									
F.H.A. Title I Loans											
Personal Loans	131,346.56	351,788.19	51,532.49	158,023.33	2,330,782.36	109,524.68	51,138.64	139,794.78	2,176.05	1,040,264.07	94,672.00
Bank Building (Net)											
Furniture & Fixtures (Net)	6,279.59					300.00			27.50		578.00
Leasehold Improvements											
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	319.97		258.00					1,646.84			
All Other Assets		266.00					103.20			100.00	
Mass. C.U. Share Ins. Corp.	12,369.41	8,577.86	1,155.42	4,246.41	23,673.51	1,510.45	348.56	1,732.55	106.26	1.00	1,483.00
Unprocessed P.D.											
TOTAL ASSETS	1,607,894.49	973,974.89	206,176.39	176,107.26	2,942,689.16	154,656.72	68,421.27	224,623.70	11,334.47	1,293,736.05	193,221.00
LIABILITIES											
Shares	1,487,484.35	868,177.05	110,712.44	147,590.81	2,432,838.09	141,460.62	55,761.85	165,397.42	7,069.18	1,083,452.53	183,154.00
Deposits											
All Club Accounts											
Borrowed Money											
Borrowers Insurance				712.78			222.51	3,987.30			243.00
Due Mortgagors					4,539.28						
Mortgage Tax Accounts	19,128.58	7,666.91									
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.	275.08	147.00		224.12	86.51		24.86	350.37			
Unearned Interest		16,562.00					116.15				1,048.00
Suspense	6.10		36.95	95.79	93.20				85.00		
Other Liabilities				61.25		.48	36.60			21,410.68	540.00
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	52,385.19	64,537.91	31,883.17	25,380.17	282,678.96	8,425.08	6,967.40	26,266.06	1,960.83	77,542.15	1,581.00
Reserve Fund	33,732.70	8,448.45	52,548.09	990.17		3,220.82	3,085.42	4,449.90		20,000.00	1,077.00
Undivided Earnings		3,000.00	10,294.18		194,516.99	1,097.96	2,206.48	22,817.57	2,215.71	91,330.9	4,710.00
Net Income	14,882.49	5,435.57	701.56	1,052.17	27,936.13	451.76		1,355.08	3.75		868.00
TOTAL LIABILITIES	1,607,894.49	973,974.89	206,176.39	176,107.26	2,942,689.16	154,656.72	68,421.27	224,623.70	11,334.47	1,293,736.05	193,221.00
Number of Members	870	483	278	447	2,185	241	117	354	52	4,639	698
Number of Depositors											
Number of Borrowers	262	316	108	184	1,575	136	57	161	14	1,816	178
Number of Real Estate Loans	131	29			16						
Dividend Rate Shares	6¼%	6%	6%		6%	5½%	6%	5½%		6%	5½%
90 Day Notice											
Term Share Certificates											
Interest on Deposits											
Other Rates											

ASSETS	WORCESTER (Continued) South Works	WSCFF	Worcester Fire Department	Worcester Municipal Employees	Worcester Police Department	Worcester Postal	Worcester Wire Works Employees				
Cash on Hand	53,000.00		66.00	25.00	100.00	25.00					
Due from Banks (checking)	84,723.02	831.81	4,571.99	228,299.13	33,191.69	18,172.72	20,531.96				
Cash Items & Money Orders	2,253.13			5.00							
Central C.U. Fund, Inc.	101,500.00	144.69	100,742.29	903.68		3,884.84					
Shares in Co-op. Banks				4,000.00	10,324.60		14,000.00				
Shares in Federal Savings & Loan Assoc.			21,032.47	508.02	17,649.33		33,824.92				
Deposits in Savings Banks		68.48	44,813.58	60,861.16	88,000.30	59,848.21	21,894.63				
U.S. Gov't Obligations (Direct & Fully Gtd.)											
Federal Agency Obligations											
Other Bonds & Notes				110,030.56							
Certificates of Deposit	101,000.00			100,000.00		12,000.00	10,000.00				
Other Securities Authorized											
Stocks Owned	14,850.00			1,558.16							
Real Estate Loans											
Home Improvement Loans	104,046.50		121,045.50	363,315.56							
F.H.A. Title I Loans											
Personal Loans	1,934,159.26	25,353.89	475,854.37	2,170,709.58	147,153.00	689,213.51	56,537.44				
Bank Building (Net)	60,000.00										
Furniture & Fixtures (Net)	2,794.59	194.05		8,108.74							
Leasehold Improvements				810.15							
Real Estate by Foreclosure											
Real Estate in Possession											
Prepaid Expenses	8,653.73			7,890.44	95.30						
All Other Assets				1,208.97							
Mass. C.U. Share Ins. Corp.	20,869.36		6,431.55	24,818.75	2,382.33	3,305.58	1,561.77				
Unprocessed P.D.											
TOTAL ASSETS	2,487,849.59	26,592.92	774,557.75	3,083,052.90	298,896.55	786,449.86	158,350.72				
LIABILITIES											
Shares	2,123,780.08	24,388.07	661,523.17	2,699,968.53	239,018.97	691,918.75	131,150.76				
Deposits		268.51									
All Club Accounts	8,437.00										
Borrowed Money											
Borrowers Insurance		258.73	2,732.94				112.22				
Due Mortgagors											
Mortgage Tax Accounts											
Payroll Deductions											
Social Security, w/hldg. Taxes & M.U.C.C.			306.09	553.14		225.63	267.12				
Unearned Interest		265.28	2,135.49			8,000.00	60.00				
Suspense					10.74	10.53	100.01				
Other Liabilities		400.00	8.00	327.57	7,159.30						
Unearned Income											
Guaranty Fund (incl. Entrance Fees)	327,545.58	304.03	47,522.18	85,222.30	22,923.92	49,448.70	20,659.32				
Reserve Fund	12,432.44	265.28	45,599.18	258,292.04	11,501.57	10,000.00	1,227.71				
Undivided Earnings	12,509.05	(288.46)	10,602.14	4,640.97	15,889.48	18,933.05	3,868.65				
Net Income	3,145.44	731.48	4,128.56	34,048.35	2,392.57	7,913.20	904.93				
TOTAL LIABILITIES	2,487,849.59	26,592.92	774,557.75	3,083,052.90	298,896.55	786,449.86	158,350.72				
Number of Members	4,937	122	591	3,447	529	1,733	229				
Number of Depositors											
Number of Borrowers	1,665	47	417	2,207	287	866	73				
Number of Real Estate Loans											
Dividend Rate Shares	5%	6%	6%	6%	7%	6%	5½%				
90 Day Notice											
Term Share Certificates											
Interest on Deposits											
Other Rates											

STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1
AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	359	370	Percentage of Totals	
Assets	Dec. 31 1974	Dec. 31 1973	Dec. 31 1974	Dec. 31 1973
1a. Cash on Hand	2,535,662	2,286,398	23	22
1b. Due from Banks (checking)	16,251,457	18,166,676	148	179
1c. Cash Items & Money Orders	776,292	—	07	—
2a. Central C.U. Fund, Inc.	8,851,016	112,980	81	117
2b. Shares in Co-op. Banks	4,095,383	4,806,569	37	47
2c. Shares in Federal Savings & Loan Assoc.	1,425,647	1,789,893	13	18
2d. Deposits in Savings Banks	12,966,719	14,536,702	118	144
3a. U.S. Gov't Obligations (direct & Fully gt.	22,644,324	44,374,447	207	439
3b. Federal Agency Obligations	29,224,425	—	268	—
3c. Other Bonds & Notes	108,782,891	106,950,631	990	1,057
3d. Certificates of Deposit	37,292,740	22,609,384	342	223
3e. Other Securities Authorized	13,476 594	862,446	124	08
3f. Stocks Owned	17,148,852	20,228,933	157	199
4a. Real Estate Loans	351,929,871	329,499,463	3,228	3,257
4b. Home Improvement Loans	51,958,451	41,377,466	475	409
4c. F.H.A. Title I Loans	11,808,531	12,698,576	108	125
4d. Personal Loans	382,764,772	361,357,490	3,501	3,572
5a. Bank Building (Net)	6,222,133	5,718,111	57	56
5b. Furniture & Fixtures (Net)	2,556,477	2,458,312	23	24
5c. Leasehold Improvements	220,113	283,877	02	03
6a. Real Estate by Foreclosure	529,777	113,622	05	01
6b. Real Estate in Possession	182,272	45,721	01	—
7a. Prepaid Expenses	799,084	915,644	07	09
7b. All Other Assets	1,794,426	2,722,036	16	27
7c. Mass. C.U. Share Ins. Corp.	6,847,025	6,468,417	62	64
7d. Unprocessed P.D.	1,553	—	—	—
TOTAL ASSETS	1,093,086,499	1,011,568,892	10,000	10,000
Liabilities				
8a. Shares	958,768,303	886,322,418	8,771	8,762
8b. Deposits	13,018,577	14,964,001	119	148
8c. All Club Accounts	2,828,384	1,594,462	26	16
9a. Borrowed Money	7,679,192	8,220,564	70	81
9b. Borrowers Insurance	545,866	580,503	05	06
9c. Due Mortgagors	1,225,965	1,714,500	11	17
9d. Mortgage Tax Accounts	5,065,924	4,214,616	46	42
9e. Payroll Deductions	1,263,759	1,014,843	11	10
9f. Social Security, w/hldg. Taxes & M.U.C.C.	134,611	144,923	01	01
9g. Unearned Interest	6,705,131	5,562,891	61	55
9h. Suspense	234,672	—	02	—
9i. Other Liabilities	1,352,104	2,341,660	12	23
9j. Unearned Income	127,433	—	01	—
10a. Guaranty Fund (incl. Entrance Fees)	52,925,843	47,495,929	484	469
10b. Reserve Fund	12,500,350	10,905,287	115	108
10c. Undivided Earnings	19,551,480	18,810,373	180	186
11. Net Income	9,158,896	7,681,922	85	90
Total Liabilities	1,093,086,499	1,011,568,892	10,000	10,000

STATEMENT NO. 2
STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending December 31, 1973	Year Ending December 31, 1974
Number of members	758,672	810,803
Number of borrowers	345,050	353,295

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1974	1973	1972	1971	1970	1969	1968
*					21	18	24
*					1		
2			1			3	1
*						2	1
2½		1				5	2
*					4	1	
3	2	4	2	5	7	1	5
*	1					1	3
3½		2	3		2	2	4
*		1			2	1	1
4	4	14	11	17	20	26	40
*			3	1	3	7	12
4½	2	5	7	23	25	50	85
*	2	1	2	6		26	25
5	26	33	51	74	92	141	148
*	20	31	42	39	33	41	19
5½	74	86	108	107	104	49	21
*	32	36	36	34	26	5	2
6	126	107	68	60	42	22	14
*	19	18	9	3	1		1
6½	16	13	9	6	3	3	1
*	1		1		1		2
7	9	4	7	3	4	2	2
*	1					1	1
8	2	3	1	1	1		
9					1		
Totals	337	359	361	379	398	407	414
Average Rate	5.97	5.73	5.48	5.41	4.83	4.58	4.69

*Intermediate Rates

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING DECEMBER 31, 1973 BY INTEREST RATE

Rate Per Cent	Number	Amount
4.	62	83,295.32
4.25	6	16,382.71
4.5	364	746,656.66
4.75	44	169,708.31
5.	1,459	5,771,108.80
5.125	21	140,913.67
5.25	799	4,968,318.62
5.5	2,168	12,214,203.91
5.75	501	4,261,286.87
6.	2,048	14,665,825.38
6.25	357	3,623,606.13
6.5	982	9,115,056.37
6.625	1	13,650.06
6.75	510	5,929,294.75
6.875	4	25,040.64
7.	2,294	33,371,066.60
7.125	10	132,334.12
7.25	1,870	31,715,352.08
7.5	4,030	69,605,728.30
7.6	1	31,499.23
7.75	2,063	35,926,773.68
8.	2,342	39,046,578.51
8.25	699	13,179,350.16
8.5	1,587	26,811,057.09
8.75	504	10,452,844.65
8.875	5	119,352.58
9.	829	15,622,643.03
9.125	1	24,889.08
9.25	125	2,718,232.86
9.5	427	7,529,192.22
9.75	36	669,341.16
10.	131	2,051,518.25
10.15	1	3,965.17
10.25	12	268,393.42
10.5	20	367,644.09
10.85	1	4,720.06
10.87	1	1,340.00
11.	8	117,043.11
11.41	1	19,175.00
11.5	2	39,473.14
11.69	1	8,540.00
12.	10	148,402.01
12.78	7	92,052.92
13.	1	2,857.30
13.12	11	87,885.56
13.5	1	4.000.00
13.69	1	8,425.00
14.	1	3,853.01
Totals	26,359	351,929,871.59
Average Rate		7.5

STATEMENT NO. 5

COMPARATIVE STATEMENT OF CONDITION OF CREDIT UNIONS FROM 1965 TO 1974 INCLUSIVE

	Dec. 31. 1974	Dec. 31. 1973	Oct. 31. 1972	Oct. 31. 1971	Oct. 31. 1970	June 30. 1969	June 30. 1968	June 30. 1967	June 30. 1966	June 30. 1965
Number of Credit Unions	359	370	385	395	398	407	414	426	433	436
ASSETS										
1a Cash on Hand	2,535,662 32	2,286,398	2,187,454	1,988,789	1,815,210	1,124,361.83	1,297,568.34	1,084,976 41	1,414,107.84	902,227.87
1b Due from Banks (checking)	16,251,457 46	18,166,676	16,464,719	17,692,199	22,556,075	10,831,893 98	10,027,658 48	11,292,594 74	9,379,126 14	8,191,337.41
1c Cash Items & Money Orders	776,292 26									
2a Central C.U. Fund, Inc	8,851,016 98	11,298,028	11,295,156	5,370,210	1,742,671	971,860.95	972,985.82	1,031,727 92	1,118,950.91	1,181,636.72
2b Shares in Co-op Banks	4,095,383.53	4,806,569	9,689,456	8,968,918	6,335,803	10,142,226.04	12,569,077 85	15,185,970.88	15,749,811.28	17,078,650.65
2c Shares in Federal Savings & Loan Assoc	1,425,647 06	1,789,893	2,510,293	2,683,970	2,169,922	2,706,815.07	3,672,502.85	3,297,201 31	3,518,431.70	3,257,552 26
2d Deposits in Savings Banks	12,966,719.77	14,536,702	25,100,621	22,472,652	13,296,747	17,498,356.63	18,117,329 61	18,353,281.90	17,430,501 81	15,521,519.54
3a U S Gov't Obligations (Direct & Fully Gtd	22,644,324 01	44,374,477	47,352,614	38,374,235	34,350,700	22,848,616.91	20,814,051.15	16,038,857.14	14,624,320.86	11,073,709 60
3b Federal Agency Obligations	29,224,425.69									
3c Other Bonds & Notes	108,782,891 55	106,950,631	101,921,080	71,220,661	29,115,373			16,984,768.67	13,003,381.99	11,284,015.98
3d Certificates of Deposit	37,292,740 72	22,609,384	7,760,321	11,679,128	17,573,554	2,083,862 68	2,037,663.54			
3e Other Securities Authorized	13,476,594 61	862,446	589,395	166,814	320,131					
3f Stocks Owned	17,148,852 39	20,228,933	17,961,660	13,968,219	9,815,172	10,065,895.37	9,931,398 08	9,482,020.02	8,614,963 98	7,436,345.93
4a Real Estate Loans	351,929,871 59	329,499,463	273,291,426	226,023,617	183,977,134	156,848,040.71	134,059,848.10	115,827,540.33	101,911,019 81	91,767,890.36
4b Home Improvement Loans	51,958,451 14	41,377,466	30,091,707	21,881,456	13,736,419	1,102,200 26	387,767 83			
4c F H A Title I Loans	11,808,531 01	12,698,576	12,913,342	10,527,459	10,531,535	7,678,302 96	7,877,528 49	7,073,401.40	5,276,781.95	4,216,394.36
4d Personal Loans	382,764,772 56	361,357,490	334,621,118	299,877,935	269,025,795	230,361,167.00	192,063,272 49	166,148,360.85	148,946,524 64	133,055,983.22
5a Bank Building (Net)	6,222,133 64	5,718,111	5,517,631	4,936,099	4,193,137	2,900,663 40	2,355,946.66	2,097,110.57	1,421,356.44	1,267,722.32
5b Furniture & Fixtures (Net)	2,556,477.05	2,458,312	2,321,824	1,992,906	1,721,727	1,401,210.36	1,138,976.30	1,044,677 64	948,361.28	877,061.26
5c Leasehold Improvements	220,113.99	283,877	130,176	147,944	159,142	156,667.74	174,817.27	152,669 44	151,628.26	97,262 70
6a Real Estate by Foreclosure	529,777 15	113,622	107,878	243,861	116,323	117,185.24	119,841 61	149,843.32	149,106.41	92,296.58
6b Real Estate in Possession	182,272 54	45,721	70,974	83,202	19,669	66,304.77	62,001 89	17,225.39	21,508 64	23,730.22
7a Prepaid Expenses	799,084 50	915,664								
7b All Other Assets	1,794,426 84	2,722,036	2,121,983	2,506,079	1,496,781	1,270,987.72	679,202.62	2,090,972.16	1,638,607.45	896,349 28
7c Mass C.U. Share Ins Corp	6,847,025 18	6,468,417	5,210,230	4,212,848	3,621,968	2,668,785 82	2,341,133.77	2,596,006.82	1,707,700 43	1,574,484.42
7d Unprocessed P.D	1,553 56									
Total Assets	1,093,086,499 10	1,011,568,892	909,231,058	767,019,092	627,711,020	516,631,602.04	446,443,613.49	389,949,226.41	347,026,191.82	311,599,538.31
LIABILITIES										
8a Shares	958,768,303 48	886,322,478	793,365,803	666,094,572	539,689,706	441,156,317 92	381,660,179 18	331,828,148 07	294,253,295 98	261,512,525.00
8b Deposits	13,018,577 55	14,964,401	9,615,157	6,879,815	5,213,193	4,385,604.05	3,231,047.06	2,696,185.64	2,470,0490.81	2,845,758.91
8c All Club Accounts	2,828,384 05	1,594,462	4,324,546	4,095,239	4,279,514	3,503,549 48	3,485,336.53	3,109,102 09	3,068,878 48	2,861,875.91
9a Borrowed Money	7,679,192 38	8,220,564	2,766,002	2,149,406	2,082,693	2,016,744.95	1,047,567.06	1,003,260.00	1,139,523 61	1,591,525.52
9b Borrowers Insurance	545,866 27	580,503	524,823	487,390	426,435					840,659 87
9c Due Mortgagors	1,225,965.29	1,714,500	2,462,660	1,807,056	1,021,820	1,497,893.34	1,190,531 91	1,079,391 39	536,813.85	571,315.26
9d Mortgage Tax Accounts	5,065,924 57	4,214,616	6,082,238	5,854,986	3,333,109	5,919,369 03	4,849,853.15	4,159,274.74	3,692,319 41	3,089,642 31
9e Payroll Deductions	1,263,759 56	1,014,843	1,259,443	780,249	446,275			1,074,798 68	818,276 20	
9f Social Security w/hldg Taxes & M U C C	134,611 51	144,923								
9g Unearned Interest	6,705,131 91	5,562,891	4,843,222	3,455,562	3,012,616	1,942,697.27	918,298.11			
9h Suspense	234,672 74									
9i Other Liabilities	1,352,104 92	2,341,660	2,303,051	2,006,198	2,126,285	2,839,618 36	2,975,275 46	2,039,540.20	1,698,594.75	1,817,997.88
9j Unearned Income	127,433.98									
10a Guaranty Fund (incl Entrance Fees)	52,925,843 67	47,495,929	40,352,743	35,925,673	32,329,926	28,662,501 40	26,164,984 70	24,042,068 80	22,246,711.58	20,651,653.17
10b Reserve Fund	12,500,350 54	10,905,287	9,321,650	8,540,751	8,538,180	7,765,876.26	6,647,412.38	5,969,073 70	5,487,131.77	5,096,692 29
10c Undivided Earnings	19,551,480 08	18,810,373	16,193,691	14,483,827	12,554,319	10,547,116 10	9,141,868.27	8,296,234 95	7,744,218 23	6,780,759.78
11 Net Income	9,158,896 60	7,681,922	15,816,029	14,458,362	12,656,942	6,394,313.88	5,131,259 68	4,652,148 15	3,869,937 15	3,939,132 41
Total Liabilities	1,093,086,499 10	1,011,568,892	909,231,058	767,019,092	627,711,020	516,631,602 04	446,443,613 49	389,949,226 41	347,026,191 82	311,599,538 31

CENTRAL CREDIT UNION FUND, INC.
295 Worthington St., Springfield

Incorporated May 12, 1932 | Began business August 10, 1932

Earlon Rich, President
Edward Sullivan, Vice President
William Kavaney, Treasurer
Paul C. Theilig, Clerk of Corporation

Board of Directors: Robert Arsenault, George Frizzell, Carl Dentler, Robert Carlson, Joseph V. Forti, William Kavaney, Marilyn M. Dumais Barbara Silva, Terence McGonagle, Harold Orent, Earlon Rich, Edward Sullivan, John Svagzdys, Paul Theilig, G. Allison Wells.

STATEMENT OF CONDITION

DECEMBER 31, 1974

Assets	
Loans to members	89,500.00
U.S. Government obligations direct and fully guaranteed	188,310.00
Bonds	11,534,147.54
Mass. credit unions Share Ins. Corp.	1.00
Cash in banks	57,731.55
Interest receivable	
Certificate of Deposit	
Other	706,565.44
Stocks owned	1,494,275.00
	14,070,530.53

Liabilities	
Shares	8,985,456.20
Guaranty fund	
Reserve fund	
Undivided earnings	
Interim income	
Notes payable	4,950,000.00
Contingency fund	
Reserve for securities	
Other Liabilities	26,565.63
Net Income	108,508.70
	14,070,530.53

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION
462 Boylston Street, Boston
Organized October 10, 1955

Alfred A. LaRiviere,President
Charles M. Healey, Fr., Vice President
Paul C. Theilig, Treasurer
Joseph L. Coburn, Secretary

Trustees: Edward C. Brunelle, Robert Forti,Joseph L. Coburn, Vito Comperchio, Charles M. Healey, Jr., William Kavaney, Alfred A. LaRiviere, Valmore Denault, Theodore T. Mattus, J. Roger Morin, William Olson, Harold Orent, Stanley Parks, John J. Svagzdys, Paul C. Theilig

RECONCILEMENT OF CASH ON HAND AS OF DECEMBER 31, 1974

Balance on hand December 31, 1972		231.14
Receipts:		
Administration Fee	22,640.00	
Surrender Credits — Credit Union	22,345.35	
Surrender Credits — Member	16,624.68	
Investment Income	848.64	
Premiums	479,991.42	
Investment Withdrawals	400.00	
John Hancock Mutual & Escrow Accounts	84,636.29	
	627,486.38	
Disbursements:		
Pension Development Co. & Escrow Accounts	22,516.88	
Premiums — Union Mutual	331,822.41	
Premiums — Putnam Investors Fund	208,522.09	
Surrenders — Credit Unions	22,792.94	
Surrenders — Members	16,624.68	
Credit Union & Savings Accounts	18,998.64	
Expense	2,143.75	
	623,421.39	
Balance on hand, December 31, 1974		4,296.13

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

Seven Hills Plaza, Worcester

Incorporated June 26, 1961

Earlon Rich, President
Edward Sullivan, Vice President
William Kavaney, Treasurer
Paul C. Theilig, Clerk of Corporation

Board of Directors: Robert Arsenault, George Frizzell, Carl Dentler, Robert Carlson, Joseph V. Forti, William Kavaney, Marilyn M. Dumais Barbara Silva, Terence McGonagle, Harold Orent, Earlon Rich, Edward Sullivan, John Svagzdys, Paul Theilig, G. Allison Wells.

STATEMENT OF CONDITION

DECEMBER 31, 1974

Assets

Personal loans	9,002,437.35
U.S. Government obligations, direct and fully guaranteed	969,022.00
Bonds	1,054,981.58
Stocks owned	414,894.19
Shares in co-operative banks	30,000.00
Shares in Federal Savings and Loan	1,945,751.12
Central C.U. Fund Inc.	103,000.00
Prepaid Expenses	4,716.00
Deposits in savings banks	90,000.00
Furniture and fixtures	1.00
Cash in banks	177,488.36
Certificate of deposit	100,00.00
Other	26,565.63
TOTAL	13,918,857.23

Liabilities

Insurance Reserve	9,809,472.22
Reserve fund	3,606,449.97
Reserve for losses or Liquidations	328,902.10
Net income	174,032.94
TOTAL	13,918,857.23

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